

OCTOBER 1952

# Nation's BUSINESS

A GENERAL MAGAZINE FOR BUSINESSMEN





# and in Detroit



Detroit . . . the town that spawned a new era and put the world on wheels. Today, her assembly line turns out automotive products, office machines, chemicals and appliances worth \$4.5 billion annually.

Fairbanks-Morse engineering, products, and services help to keep the wheels turning in this . . . the mass production center of American Industry. Fairbanks, Morse & Co., Chicago 5, Illinois.



## FAIRBANKS-MORSE

*a name worth remembering when you want the best*

DIESEL LOCOMOTIVES • ELECTRICAL MACHINERY • PUMPS • SCALES • HOME  
WATER SERVICE EQUIPMENT • RAIL CARS • FARM MACHINERY • MAGNETOS





**RUGGED** as the Rockies...

*Smooth* as silk



View of Superposed Grade V receiver and action, revealing the silky-smooth hand polishing of the *inside* metal parts of the mechanism.

**RUGGED STRENGTH...  
SMOOTH ENDURANCE**

Carved solid steel designed by Browning; hand-fitted, hand-finished, hand-engraved. This means dependability for the hand, and pleasure to the eye. The great practical advantage of smooth, finely fitted parts is worth the unusual manufacturing effort: wear is minimized, function is positive. Visit a Browning dealer. Examine Browning shotguns... Be your own judge...

Superposed—Grade I



**The BROWNING SUPERPOSED Shotgun**  
12 or 20 gauge

Either over or under barrel may be selected for first shot. Automatic single trigger readies second barrel for firing. Fired shells automatically ejected. Any combination of 6 chokes: Full, Improved Modified, Modified, Improved Cylinder, Skeet, Cylinder. Models for Field, Marsh, Trap or Skeet. Grades I, II, III, IV, V in \$200, \$300, \$400, \$500, \$600 classes. All models engraved.

Automatic—Standard



**The BROWNING AUTOMATIC Shotgun**  
12 or 16 gauge

5 shot capacity; may be very simply reduced to 3 shot by adaptor, supplied with every gun. Choice of 5 chokes: Full, Modified, Improved Cylinder, Skeet, Cylinder. Interchangeable barrels: 26 to 32 inches. Standard or Lightweight models. Choice of plain barrel, raised matted or ventilated rib. 6 price ranges from slightly more than \$100 to approximately \$150. All models engraved.

**IDEA!** A Browning shotgun is a perfect gift for Retirement, Anniversary, Birthday, Christmas!

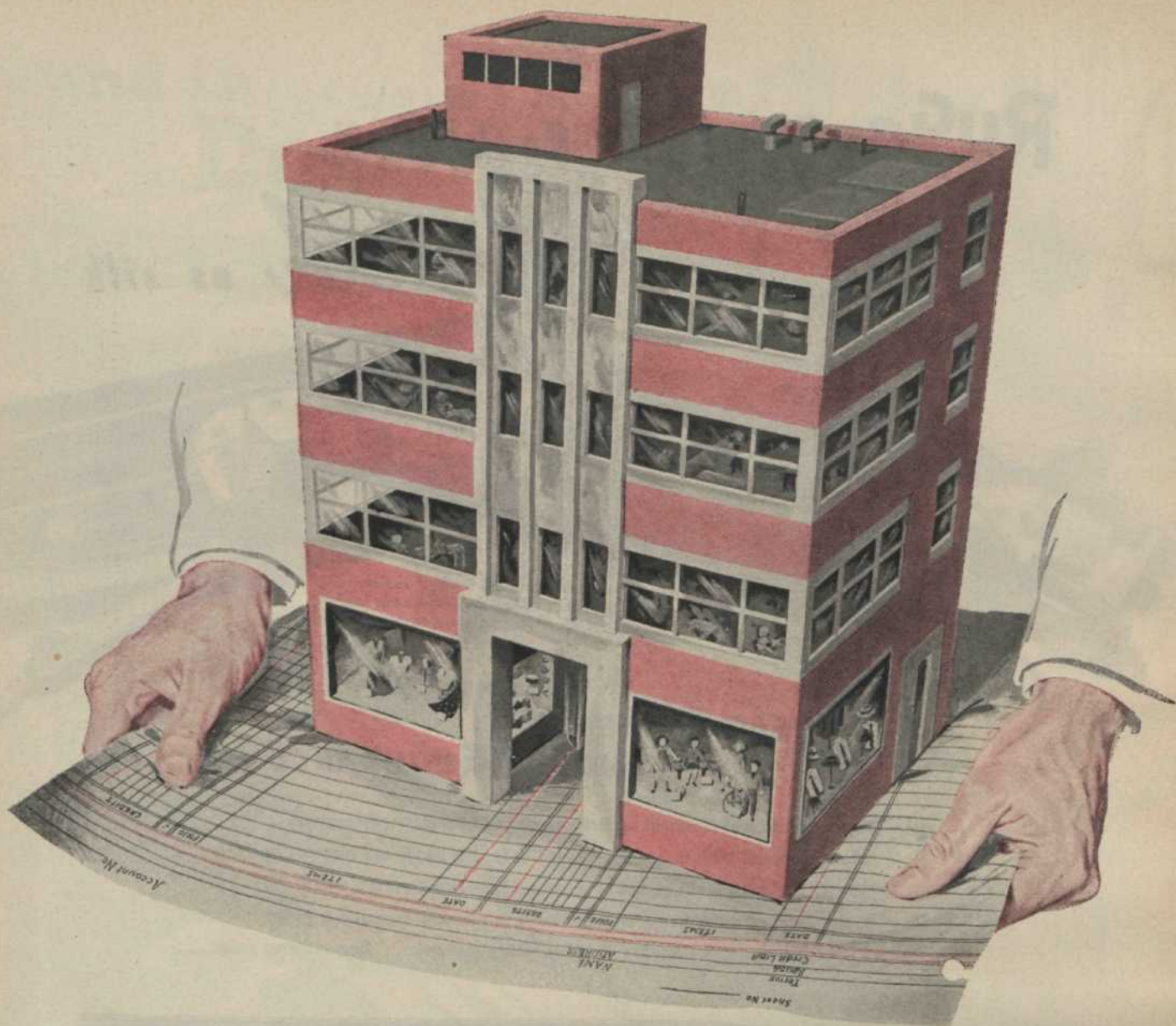
MADE IN BELGIUM

**BROWNING**... *Finest in Firearms*

Write Dept. 30 for Descriptive Literature—BROWNING ARMS CO., St. Louis 3, Missouri, U. S. A.

Also available upon request. Illustrated booklet: "History of Browning Guns, From 1831"





## Does your business rest on a paper-thin base?

**I**F YOU'RE selling goods or services, your month-to-month accounts receivable are what keep you in business.

But did you ever stop to think that this important asset—your accounts receivable—consists simply of entries on thin sheets of paper, one of the most perishable materials there is?

And should those sheets be destroyed by fire, flood, explosion—or lost as a result of burglary or theft—you couldn't mail out bills unless you could remember exactly what every customer owed.

To make sure that your business will never lack this cash support, you need Travelers Accounts Receivable insurance.

Ask your Travelers agent or broker to tell you how this insurance protects you fully against the loss

you're bound to suffer if you're ever unable to bill customers because your records are gone.

Ask him also about insurance for your other valuable documents, such as blueprints and legal papers. Your valuable papers are subjected to the same hazards as your building, your stock, and your fixtures. And the wise thing to do is let your Travelers man arrange protection for them now.

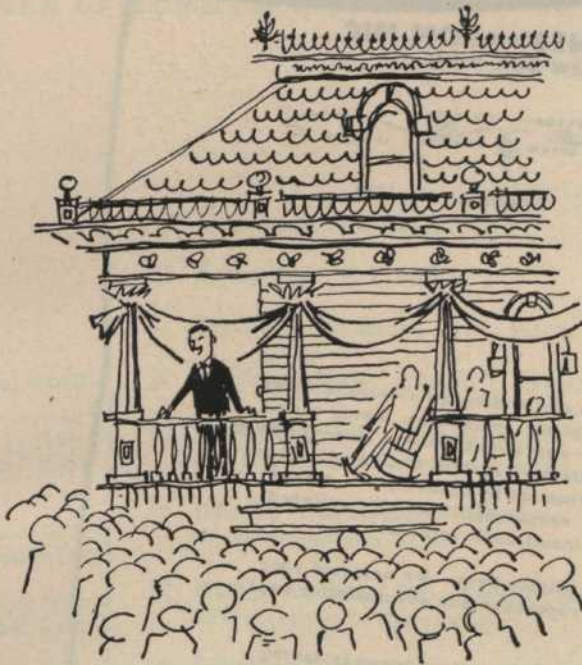
**MORAL: INSURE IN**

## *The Travelers*

**ALL FORMS OF INSURANCE AND SURETY BONDS**

The Travelers Insurance Company, The Travelers Indemnity Company, The Travelers Fire Insurance Company, The Charter Oak Fire Insurance Company, Hartford 15, Connecticut. Serving the insuring public in the United States since 1864 and in Canada since 1865.





1920



1952

## NEW "FRONT PORCH" OF THE NATION

Television has brought campaigning a long way from 1920, when candidates campaigned from the front porch of their homes. Today, presidential candidates simply step before the television cameras and are seen and heard by many millions of people.

The first intercity network television broadcast using today's methods took place between New York and Philadelphia, only seven years ago. In the relatively short period since then, the Bell System has expanded its television network from coast to coast...so that 99% of

the country's television sets can receive the same program at the same time.

Such development, at such a pace, requires great investments of effort, ingenuity and money. Radio-relay and coaxial cable routes have to be built. Special equipment has to be designed, and special personnel trained to install, maintain and operate it.

Yet the cost of the service is low. Bell System charges, for use of its intercity network facilities, average about 10 cents a mile for a half hour.

BELL TELEPHONE SYSTEM







**\$30,000.00 saved**  
**is \$30,000.00 earned**



**W. EIBNER and SON INC.**  
NEW ULM, MINN.

WHOLESALE AND RETAIL  
BAKERY • ICE CREAM • CANDIES • LUNCHES

December 18, 1951

George S. May Company  
Engineering Building  
Chicago 6, Illinois

Gentlemen:

As you know, our business activities are in diversifications of foods, which include a bakery, ice cream plant, restaurant, dining rooms and candy making. As we grew, our operations became more involved and we found ourselves without an effective system of control. There was a definite lack of clear cut information by departments, no set policies and no specific authority or responsibilities. We suffered growing pains with diminishing and insufficient returns.

It became imperative to secure the outside help. We selected your company because of its well known reputation and accumulative experience.

As a result of your services, we are, today, most happy in having planned departmental functions and costs at our fingertips, clear-cut accounting for management, control of profit and expenses and highly satisfactory administrative controls.

It is further noted that as a result of these Engineering services installed in early 1951, we estimate an annual savings of \$30,000.00 and upwards.

We are very happy and wish to thank the George S. May Company for a job well done.

Sincerely,

W. Eibner and Son Inc.

*Alois Eibner*  
Alois Eibner, Gen. Manager

AE/me

DINE IN OUR *Willamario* OR *Pioneer* ROOM

WRITE  
OR  
WIRE

*"You've Got to Spend Money to Make Money"*

**GEORGE S. MAY COMPANY**

*Business Engineering*

ENGINEERING BUILDING • CHICAGO 6

122 E. 42nd St.  
NEW YORK 17

660 St. Catherine Street, West  
MONTREAL, QUEBEC, CANADA

291 Geary Street  
SAN FRANCISCO 2





# nation's business

PUBLISHED BY

CHAMBER OF COMMERCE OF THE UNITED STATES

OCTOBER 1952 VOL. 40 NO. 10

## Editorial Staff

Editor  
Lawrence F. Hurley

Executive Editor  
Paul McCrea

Managing Editor  
Alden H. Sypher

Assistant Editors  
W. Lee Hamner  
Tom W. Davis  
W. W. Owens  
Ken Medley

Art Director  
Ralph Patterson

Associates  
Asdur Takakjian  
Charles Dunn

- 9 Management's Washington Letter
- 12 By My Way R. L. Duffus
- 17 The State of the Nation Felix Morley
- 21 Washington Mood Edward T. Folliard
- 25 Modernize or Fail Stanley Frank  
Progress demands machinery stay productive
- 28 Dilemma in the Hospital Ann Cutler  
Medical care written in red ink
- 32 Men Are the Sucker Sex Cameron Shipp  
We're still playing Sir Walter Raleigh
- 34 Executives Are Made, Not Born Peter F. Drucker  
The sudden boom in management development
- 38 The Town of Ham Katharine & Henry F. Pringle  
The product that made a Virginia community famous
- 42 Supremest Court in the World William J. Slocum  
The nation's highest tribunal at work
- 45 The Labor Vote—Myth or Margin? Herbert Harris  
What guides a worker at the polls
- 46 Mr. Harris Sells His House Ben Pearse  
Nation's Business short story of the month
- 70 Risk is Their Business Robert L. Heilbroner
- 80 Good Hunting Made Easy Erwin A. Bauer
- 96 Everyone's Got a Book Sam Boal
- 101 NB Notebook
- 104 This is Our Pattern

MORE THAN 750,000 SUBSCRIBERS

GENERAL OFFICE—U. S. Chamber Building, Washington 6, D. C. BRANCH OFFICES—New York, Chicago, San Francisco, Cleveland, Detroit.

As the official magazine of the Chamber of Commerce of the United States this publication carries notices and articles in regard to the Chamber's activities; in all other respects the Chamber cannot be responsible for the contents thereof or for the opinions of writers. Nation's Business is published monthly at 1615 H St. N.W., Washington 6, D. C. Subscription price \$18 for three years. Printed in U. S. A.

Nation's Business is copyright, 1952, by the Chamber of Commerce of the United States

## ABOUT THIS ISSUE

THE volunteer fire department of Glenview, Ill., is this month's cover feature. Painted by **STAN EKMAN**, who is a resident of that town, it is typical of volunteer activity around the country. At right is Chief Carl Laden-dorf. Next to the front wheel is James Tonks. Ken



Gathercoal is shining the bell while Ken Messina is checking up on late-arrival Roy Ohring who, incidentally, happens to be Mr. Ekman's brother-in-law.

Mr. Ekman was born in Chicago in 1911, started to become an architect, but changed to art. First prominent in advertising art and cartooning, he changed to poster designing and now is an illustrator.

Hobbies include bowling, following the baseball leagues, and admiring the talent of his daughter, aged 9, who already shows a tendency toward becoming a designer.

THERE are 6,430 hospitals in the United States, with \$7,791,038,000 in assets. Thus, hospitals constitute



the fourth largest industry in the nation. Yet this industry faces a red ink problem running into millions each year.

**ANN CUTLER**, in her article, "Dilemma in the Hospital," tells of the progress in hospital care, compared with increasing costs.

Writing about hospitals was somewhat natural for her, as her name has appeared above numerous medical pieces. From Huntington, W. Va., she now lives in New York where she once worked as a newspaper reporter. Right now she's in Europe on several writing assignments.

HOW does America hold world leadership? Machinery is the answer—acceptance of new machines before the old ones wear out.

America's economic might stems from installing improved equipment just as soon as it becomes justified. Retooling early, experts can prove, saves in the end. It's more important than saving. Actually it's "Modernize or Fail." **STANLEY FRANK**, a frequent contributor, tells the story.

Advocates of retooling speak of





# The amount you pay for Automobile Insurance is determined by:

## 1. *HOW YOU and your neighbors drive!*

Automobile insurance rates are based on experience in EACH community... not a national average. The number of accidents, local court and jury decisions, the cost of claims in YOUR OWN COMMUNITY help determine how much or how little you pay.

## 2. *HOW MUCH you drive your car!*

When a car is used for business, mileage is greater, exposure is greater—hence the rate is higher.

## 3. *HOW OLD you are!*

Drivers under 25 years old have an accident record higher than average. Insurance companies have to charge more if you or others who drive your car are under 25.

How you drive, how much you drive and how old you are help to determine how much your insurance must cost... *based on actual experience.*



Your local agent is constantly ready to serve you. Consult him as you would your doctor or lawyer. For U. S. F. & G. claim service in emergency, call Western Union by number and ask for Operator 25.

# U.S.F.&G.

CASUALTY  
FIDELITY-SURETY  
FIRE

United States Fidelity & Guaranty Company, Baltimore 3, Md.  
Fidelity Insurance Company of Canada, Toronto

"displacement" rather than "replacement" of equipment. Displaced machinery is used again, substituting for obsolete equipment in other places, while replacing machinery suggests wearing out. Technological improvements force displacement. Convenience and greater service result in higher profits, which provide that higher standard of living which America can boast.

THEY aren't afraid this ham will walk away, but it's insured for \$5,000, so the owners put a brass collar on it and chain it down when it goes on display. Its value stems from its age, which is 50 years.

This granddaddy piece of meat is owned by one of the four companies which cure some 300,000 Smithfield hams a year, along with other pork products.

To Smithfield, Va., curing hams is old business. The formula, which is 300 years old, includes, among other things, turning the pigs into the fields to root for peanuts left in the ground after the harvest. This, plus a curing process which lasts for months, gives that special flavor.

KATHARINE and HENRY F. PRINGLE, Washingtonians, journeyed there and returned with a "genuine Smithfield" and the story of "The Town of Ham."

IF YOU'RE considering selling your home because the children are married and the house seems too big and empty, you'll have a special appreciation for BEN PEARSE'S story, "Mr. Harris Sells His House." It's more truth than fiction.



"The part about buying the house and giving it back again happened to me when I bought my former home in Alexandria, Va.," Mr. Pearse says. Years later a cataract developed on his left eye, making it advisable for him to move to Washington, D. C., so he could avoid driving after dark. The "problem in the story was that of a client of a gerontologist friend of mine," he continues. These experiences, combined with imagination, resulted in the NB short story of the month.

The author was born in Omaha, reared in Milwaukee, and came to Washington 17 years ago from Texas. After graduating from the University of Wisconsin he began newspapering: The Milwaukee Journal, San Antonio Express,



and the Washington Evening Star.

Several years ago, when he began writing for magazines, NATION'S BUSINESS published his first article ("The Road Nobody Wanted"; October, 1948), and now is publishing his first fiction. He has done a lot of articles for periodicals, but except for a \$3 prize in high school, his amateur standing in fiction has remained intact—till now.

THE illustration for Mr. Pearse's story is by **JOHN H. McCLELLAND**, who lives in Norwalk, Conn., with



his wife, young daughter, Susan, and five cats. The McClellands reached New York from Atlanta, Ga. He attended college in Auburn, Ala., and then studied art in New York and Cape

Cod. He packed up some samples, toured New York City looking for a job, and found one just a day before he had planned to return home to Atlanta.

Now, when away from the drawing board, he keeps busy changing Susan's undies, and removing moles and mice which the enterprising cats proudly deposit on his doorstep, in the middle of the living room rug and under the beds.

IN HIS own home in Glendale, Calif., **CAMERON SHIPP** is surrounded by three healthy females—his wife and two daughters. Statistical proof that females are mighty is recorded in "Men Are the Sucker Sex."

Mr. Shipp offers an alternative to pampering and serving these superior beings, but somehow he seems, even in success, to be defeated. He is a writing man. His solution involves "thinking" and the thesis that his women cannot accurately determine that he is *not* thinking when he assumes the position for it.

Through this plan, he writes, he has avoided changing a flat tire, arguing with a school principal, correcting school papers, and washing a dog.

However perfect he may consider his scheme, Mr. Shipp was sunk before he began. He is pledged to work hard at writing for a number of awesome publications, but the ladies he labors for want a vacation.

"I am caught between two implacable forces and may perish," he admits. "It may even become necessary to cancel both my morning and afternoon naps."

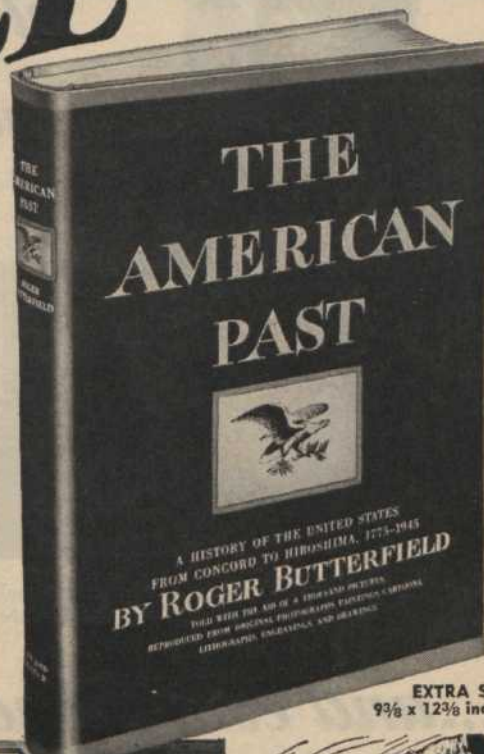
The ORIGINAL History Book Club offers the Gift you've been waiting for

# FREE

TO NEW MEMBERS

**Y**OU have probably seen and admired this huge, handsome volume in the home of some discriminating friend — *and well you might admire it!* For here is the pageant of America in **OVER ONE THOUSAND** fascinating pictures—the heroes and villains, the politics, folk humor and epic moments from the Boston Tea Party to the Japanese surrender. You see them in contemporary drawings, photos and cartoons beautifully reproduced with some in full color. Over 100,000 words of absorbing text.

THE AMERICAN PAST (Publisher's edition: \$10.00) is richly bound in heavy red buckram, stamped in pure gold. It is a book to be treasured by every family lucky enough to own one. You may have your **FREE** copy right away as a membership gift from the History Book Club.



EXTRA SIZE:  
9 7/8 x 12 3/8 inches!



Lincoln's last photograph. Booth's bullet ended his life three days later.



At his first inaugural, Washington wore a made-in-America suit to encourage textile industry.



"T.R." swung his Big Stick at the "trusts" and other targets, preached the "strenuous life."

**Members get their choice of new books at cash savings—Valuable bonus books FREE — Other important advantages.**

**Y**OU may be sure of this: You will find membership in the History Book Club a truly stimulating experience! You will enjoy the cream of the worthwhile new books about our heritage—not cheap historical novels, but *intensely interesting* volumes of permanent value. In fact, this is the only club which offers you such an exciting variety of fine books about America and other parts of the world.

As a member you take **ONLY** the books you want, and you save real money on them. (In 1951, the actual cash saving, including bonus books, averaged \$2.81 per selection.)

The club's high standard is maintained by a distinguished board of editors. Every month, they select a current book which seems to them most interesting and worthwhile. They present it to you in a careful advance review, and if you are not sure you want the selection, you merely return a form (always provided) and it will not be sent. The purchase of as few as four selections a year keeps you a member in good standing. You may resign at any time after accepting four such books.

With every four selections you purchase at the club's money-saving price you also receive a valuable bonus book, usually worth \$5.00 or more, at no extra charge!

If you wish a **FREE** copy of THE AMERICAN PAST (Value: \$10.00), please mail the coupon without delay, since this offer may not be repeated. Send coupon to THE HISTORY BOOK CLUB, 45 West 57th Street, New York 19, New York.

MAIL COUPON TO:

THE HISTORY BOOK CLUB, Dept. NB-10  
45 West 57th Street, New York 19, N.Y.

Please enroll me in The History Book Club and send me **FREE** The American Past, together with my first selection at Special Club Price. Additional selections will be described in advance. I will accept only those I wish to own and I will get a valuable **FREE** Bonus Book each time I accept four books. I may resign any time after purchasing four selections.

**GUARANTEE:** I can return books in 7 days and membership will be cancelled.

NAME PLEASE PRINT

ADDRESS

CITY

ZONE

STATE

As your first selection:

**JEFFERSON and the RIGHTS OF MAN**  
by Dumas Malone

Reveals Jefferson as a statesman, philosopher, and delightful human being! Illustrated. Retail price: \$6.00. **MEMBER'S PRICE: \$4.50.** Or, check one of these as your first selection:

☐ **George WASHINGTON and AMERICAN INDEPENDENCE**  
Member's price \$4.00

☐ **THE ENGLAND OF ELIZABETH**  
Member's price \$4.75





*"Our Employees' Credit Union  
eliminated all these serious  
management headaches..."*



Embarrassing wage garnishments and frequent requests for pay in advance



Costly inefficiency and accidents resulting from personal financial anxiety



Losses from absenteeism and job quitting due to employees' money problems

*...and established these benefits at once!"*



Profitable savings accounts with life insurance covering deposits up to \$1000



Low cost loans when needed, covered by free death and disability insurance



Loyalty and group spirit fostered by employees' activity in a common interest

A Credit Union will be good for your business because it will be good for your employees. By relieving them of many financial problems they become happier, more dependable people. This is being proved in thousands of companies every day. If you have more than 50 employees, it will pay you to look into the establishment of a credit union for your company.

15,000 credit unions now serve over 6,000,000 people including employees of such companies as:

Bonafide Mills, Inc. • Kingan & Co. • Winchester Repeating Arms Company  
Phoenix Hosiery Company • Republic Steel Corporation • Land O' Lakes  
Creameries Incorporated • American Rolling Mills Co. • Great Western  
Sugar Company • Oscar Mayer and Company



**CREDIT UNION  
NATIONAL ASSOCIATION**

MADISON 1, WISCONSIN, U. S. A. • HAMILTON, ONTARIO, CANADA

GIVE THIS TO YOUR SECRETARY

**MEMO:**

Please remind me to write  
to Dept. NB-6 Credit Union  
National Assn., Madison, Wis.,  
for free information  
regarding a credit union  
for our employees



► **MILITARY MOVES** peril point—time when war may come—farther into the future.

Two years ago top-level policy makers considered '52 the peril point.

Early this year they pushed it to '54. Now it's 1955—but always with this hedge: "It could come tonight, 20 years from now, or never."

► **IF YOUR BUSINESS** plans depend—as most do—on steadily rising defense spending, better take another look.

You may have to recast your outlook thinking, with less dependence on rise.

Steady increase in defense spending generally has been expected through this year and into '53.

Based on this expectation are forecasts of more jobs, switch from downward trend in working hours, higher personal income supporting civilian goods markets.

Also: Generation of inflationary forces by deficit spending as Government paid rising defense bill.

But now Robert C. Turner, member of President's Council of Economic Advisors, finds that—in his opinion—defense spending peak already has been reached.

Mr. Turner looked not at policy, but at delivery schedules for planes, tanks, guns, other manufactured goods.

He concluded that "no significant rise" will come in defense spending, that it will hold present level for about a year, then drop off.

Note: Other members of council, Budget Bureau staff, look at commitments, still expect some rise.

Perhaps more significant than expectations is sharp (and mysterious) drop in defense spending in August.

Here are the figures (including Army, Navy, Air Force, atomic energy, foreign aid, military aid):

Total spending for April, \$4,254,000,000; May, \$4,299,000,000; June, \$4,146,000,000; July, \$4,415,000,000—and then came August with a total of approximately \$3,500,000,000.

Why? Long after final figures were in, Pentagon, Budget Bureau experts still were trying to get a plausible answer.

Situation injects new question in nation's tremendous (and possibly unmanageable) defense spending program:

Since a billion dollar drop in a

single month was neither expected nor understood, how certain is program's future level?

Largest part of the big dip came in Army spending. It slid from \$1,525,000,000 in July to \$962,000,000 in August.

Air Force dropped from \$1,296,000,000 to \$1,040,000,000. Navy dipped from \$965,000,000 to \$804,000,000.

Investigation shows steel strike gets little (if any) blame for the drop. Says one expert: "Must be a combination of things, but we don't know yet what they are."

Note: Unless there's sharp recovery from August defense spending level, a major support to nearly all business is weakening.

Your banker sees Treasury receipts and expenditures reports, can tell you of spending trends.

► **READ BETWEEN** the lines of President Truman's review of the fiscal '53 budget to find his business outlook thinking.

In January he estimated federal receipts from direct taxes on individuals at \$33,005,000,000.

Now that figure is revised upward by \$537,000,000.

Direct taxes on corporations were estimated in January at \$27,800,000,000. New figure takes that down by \$3,000,000,000.

Estimate of excise tax receipts dropped from \$9,744,000,000 to \$9,624,000,000.

Customs receipts estimate is down five per cent.

All of which indicates President's belief that—

Individual income will rise, supporting a rising general business level.

Since payrolls will be larger, and corporations will pay less in taxes, the President evidently believes business will be less profitable.

Trade in excise taxed goods will be down slightly.

Note: Figures on which President's estimates are based are prepared by Bureau of the Budget, and Treasury—in this case before the big drop in August defense spending was apparent.

► **STRAWS BLOW** both ways in today's wind. Bureau of Economic Research spent years studying statistics, came up with



series that most frequently forecast business changes.

Of these, two now point up, two down, others are about even—all measured in departures from normal movements.

Hours worked per week have been trending downward all year. Commodity price index slid in first quarter, remained about even in second.

Up are industrial stock prices, residential building contracts awarded.

Unchanged (or with changes too small to establish trends) are new incorporations, liability of industrial and commercial failures, construction awards for commercial buildings, and manufacturers' new orders for durables.

► **GOVERNMENT'S STAKE** in business—and profits—is demonstrated clearly in American Hide and Leather annual report.

In 1951 (ending in June) the company made an operating profit of \$991,901, paid federal income taxes of \$445,000.

Then tough times hit the leather trade. In 1952 same company had an operating loss of \$3,489,533.

Its federal income tax credit was \$444,768—just \$232 less than it paid the federal Government in 1951.

► **NORM'S BEEN LOST** in a maze of new statistics.

Great changes in U. S. economy in recent years make it difficult to establish normalcy—or even to distinguish it from boom.

Which means there's plenty of flexibility in any yardstick you might use to measure your business volume or potential.

For example: What's normal sales volume in your line? Depends on what "normal" is tied to.

In mid-1945 U. S. population was less than 140,000,000, including service personnel overseas.

Now it's 157,000,000—up 12 per cent.

Most of the rise is natural increase—births less deaths. But nearly 2,000,000 immigrants—full-blown consumers—also have joined the U. S. population.

Over same period the civilian labor force expanded from 57,500,000 men and women to approximately 63,000,000—a rise of only 9 per cent.

National income skyrocketed from \$180,300,000,000 to \$288,000,000,000

(1946 to now)—a rise of 60 per cent.

But taxes cut disposable consumer income to a rate running now at \$231,000,000,000—up 46 per cent over '46.

A jump in consumer prices of about 37 per cent helped absorb purchasing power (in units) over the same period.

Retail sales have jumped from \$8,541,000,000 a month in '46 to a rate of nearly \$13,000,000,000 a month so far this year. That's a 50 per cent rise.

So you are doing alright if your gain since World War II is 12 per cent, 9 per cent, 60, 46, or 50.

Another thought to keep in mind: Demands of rising, expanding economy are greater than volume required to maintain it on new higher level.

Example: Auto makers hit U. S. production peak of 6,665,863 passenger cars in 1950.

Last year they produced slightly more than 5,000,000 cars. This year's total will be about the same.

In both years market was not far out of balance with output. Which shows slow-up of expansion. There are fewer new customers for cars, so replacement grows in market importance.

What about next year? Present talk in auto trade is of 4,500,000 to 5,000,000 cars in '53.

That's still good business. The industry did not reach the 4,000,000 mark until '49.

► **DON'T RELY ON** department store sales figures alone as a business indicator.

Because they are compiled and announced weekly by a dozen Federal Reserve districts across the nation, these sales figures get wide attention.

In the first eight months of '52 they show a two per cent drop under '51 level.

But don't interpret that as a general sales trend. It isn't. Total retail sales are up nearly four per cent during the same period.

Cause: Specialty shops, mail order houses, cut into department store sales.

► **SALES PRESSURE PAYS**—even if it only builds backlog.

For backlog means you can plan production, buy materials, services more efficiently.

One manufacturer finds he needs at



# washington letter

least six months' backlog to schedule operations profitably.

► **EXPENDITURES FOR RESEARCH** will reach \$2,900,000,000 in the U. S. this year.

That's a new record high—nearly three times the research investment rate of a decade ago.

Materials Policy Commission study shows industry is investing \$1,200,000,000, or about 41 per cent, of this year's total for research and development.

Government is spending \$1,600,000,000, or 56 per cent—and therefore is the nation's most powerful force in allocating, directing U. S. research.

Universities—principal delvers into pure (or basic) research—are putting up the money for the other three per cent.

But who puts up the cash differs widely from who does the job.

Private industry is doing (on a dollar basis) 63 per cent of the research work—much of it under government contract.

Government does about 28 per cent of the work, and universities do about nine per cent—three times the amount covered by their own funds. Which emphasizes dependence of schools on government for research funds.

Department of Defense accounts for 76.3 per cent of government research and development funds.

Federal Security Agency (Public Health Service) gets 2.5 per cent.

Other government departments' shares include Atomic Energy, 10.6 per cent; Agriculture, 3.2; National Advisory Committee for Aeronautics, 3.1; Interior, 2.1; Commerce, 1.1; RFC, .5.

► **CATTLE GROWERS** are broadening their base, too.

U. S. cow herd totaled 88,000,000 head at start of this year. Estimates put its size at between 92,- and 93,-000,000 by the end of the year.

But that doesn't mean (necessarily) more sirloin, or even hamburger, at the butchers' counters in the near future.

Means instead that beef growers are increasing their plant, getting ready for more business next year.

If it comes they'll be ready. If it doesn't, they will send part of their plant to market, cutting it down to size.

► **HEARD THAT SERIES E** bond redemptions are running ahead of sales?

Or that E bonds outstanding have hit a new cash value peak?

That's no riddle. Both statements are true, even though they appear to be contradictory.

At the start of business in September E bonds outstanding (plus a few of the new H series) hit a new peak of \$35,-019,000,000.

Sales for the previous month were \$309,000,000. Redemptions were \$319,-000,000.

New peak was reached because interest accrual exceeded the excess of redemptions.

► **HOT HENS**—too hot to lay eggs—helped set a new high in the cost of living.

Statistically, that is. Bureau of Labor Statistics consumers' price index rose six tenths of a point from June to July.

Half that increase was caused by a 23 per cent rise in egg prices—an increase that occurred because hot weather cut laying, created shortage.

So eggs that never were laid helped set new high in Government's consumers' price index.

► **BRIEFS:** There's strong possibility that wage, salary controls will be dropped by year's end. . . . R. Bruce Tom, Ohio State University sociologist, says average person has 2,000 hours a year he can spend on hobbies. . . . Six helicopters have flown a million miles in three years distributing mail from Midway Airport to metropolitan Chicago points. . . . In year ended in June U. S. agricultural exports totaled \$4,042,601,000—a 19 per cent rise over previous year. Cotton, wheat, flour, tobacco made up 64 per cent of total. Imports (agricultural) in same period: \$4,692,665,000. . . . Atom bomb wiped out private enterprise on 6,450 acres of land in southern Ohio—that's land required for Atomic Energy Commission's newest plant. . . . Americans spent \$1,-620,000,000 for candy last year. That's \$10.30 each. . . . Washington careerists who spend 8:30 to 5:30 in RFC consider its future uncertain, seek jobs in other bureaus. Most popular target: Bureau of Engraving, where hours are 9 to 5.



# Business Booster Chrysler Airtemp Comfort Zone



## Air Conditioning

Customer comfort can mean the difference between a profit and a loss.

That's why wise businessmen in every field are turning to Chrysler Airtemp Comfort Zone Air Conditioning to boost business. These compact, efficient "Packaged" units can be installed anywhere—in new buildings or old. Their initial cost is surprisingly low and upkeep is practically nil. What's more, the Sealed Radial Compressors in Chrysler Airtemp "Packaged" units carry an optional 5-year warranty.

Call your dealer or mail coupon today for full details.



**AIRTEMP DIVISION  
OF CHRYSLER CORPORATION  
DAYTON 1, OHIO**

Airtemp Division of Chrysler Corporation  
P. O. Box 1037, Dayton 1, Ohio NB-10-52  
Please send full details on Comfort Zone Air Conditioning.

Name

Address  Phone

City  Zone  State

**MAIL COUPON OR CALL YOUR DEALER TODAY**  
(He's in the Yellow Pages)

*Robt. S. Suffer*

**BY MY WAY**



## "Ladies and gentlemen—"

AFTER a good deal of listening I have divided persons who make public speeches into two species: 1, those who like to talk; 2, those who have something to say. Of course a person who likes to talk may have something to say. But it isn't likely. My vote goes, whatever the party, to No. 2.

## Corner of Wall and Main

I LEARN from the Moscow newspapers that it doesn't matter who wins the Presidential election; both candidates, Moscow editors are convinced, were selected by Wall Street. I do not believe this is true. I have been down to Wall Street several times, and I have never seen anyone down there selecting a Presidential candidate. If I were Moscow I would watch out for another thoroughfare where decisions are made, positions taken and destinies decided. I refer to Main Street.

## The goldfish bowl

SINCE the White House has been renovated, visitors have been passing through at the rate of about 5,500 a day, which, for the five days a week the building is open to the public, would come to nearly 1,500,000 a year. This is one statistic that should console anybody who wants to be President and isn't going to be. It is all very well to have a few friends drop by in the course of a year, but to have 1,500,000 drop in just isn't privacy.

## Soft drinks of yesteryear

I NOTE that the sale of soft drinks in the United States has been increasing by leaps and bounds—or perhaps I should say swigs and gurgles. We are going at the rate of 27,600,000,000 carbonated drinks a year or 175 bottles each, according to Mr. Lee Geist of the *Wall Street Journal*. There is a seasonal

curve but it seems to me I have seen people drinking soft beverages in winter as well as in summer. The times have changed since some of us were boys, and looked upon a soda fountain with awe. Bottled goods for boys in those days included root beer and various sarsaparillas. They were special treats in the circles in which I moved, and not available every day. Nobody ever dreamed of having a bottle of root beer, of the store variety, in his home. Sometimes, though, we bought root beer powders (I think they were in powder form) and made, or tried to make, our own. I don't recall that I was ever successful in this but it was fun to try. Of course another soft drink was cider, though it had a tendency not to remain soft—after which, for reasons I understood better in later life, it wasn't considered just the thing for boys.

## The bicycle's birthday

The bicycle industry has been celebrating its seventy-fifth anniversary. I was not around in 1877 but I got my first bicycle when dirt roads were common and automobiles scarce. I have never had such a sense of freedom, geographically speaking, as I had when I got on



that machine. Our nearest big, so to speak, city was Barre, Vt. A person wishing to go to Barre would take the morning train and make a day of it. Now I could ride the six miles in an hour or less and it didn't cost a cent. This was lucky, because ordinarily I didn't have a cent. The bicycle gave us boys a choice of swimming holes such as we had never before enjoyed. We could, and almost did, get drowned in any one of half a dozen ponds and pools. And we learned to ride



no hands and even standing on the seat, bending over to grasp the handlebars. The bicycle industry says there are now 20,000,000 bicyclists in the United States, but I doubt that any of them get the thrills we did. To do that one would have to abolish the automobile, the hard-surfaced road and the airplane, and I don't suppose these things will be done.

### Sun spots vs. politics

POLITICS haven't been the only thing disturbing the air waves these past few weeks—there also have been sun spots. Listening to the radio and looking at television, I have learned to tell the difference. Politics is noisier and harder to predict. Sun spots make fewer statements they can't prove and fewer promises they may not be able to keep. On the other hand, I have learned to reserve judgment when looking at a television screen. I do not and shall not accuse a candidate or other spokesman of wavering just because he looks that way; I give him the benefit of the doubt and assume that possibly a sun spot may be competing for his time.

### Standing room only?

THE CENSUS BUREAU says that this country's population has lately been increasing at the rate of about 200,000 a month. It is getting so a body scarcely dares take a trip abroad for fear there won't be room for him when he wants to come back.

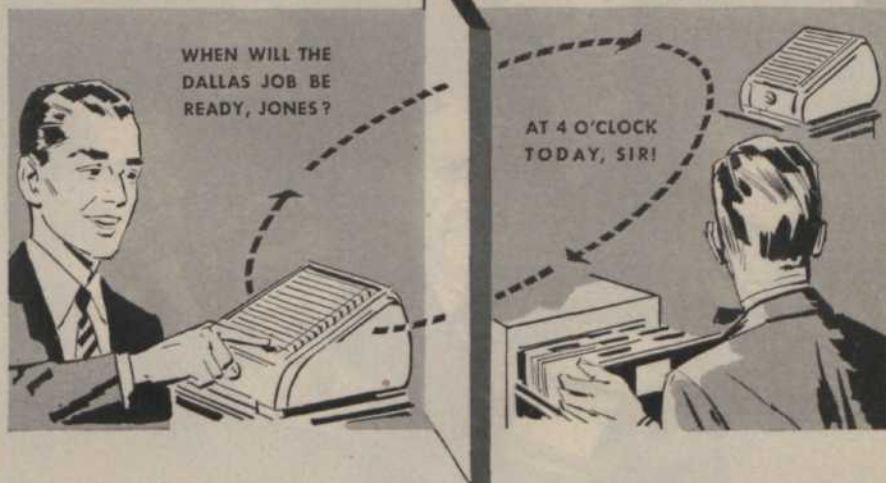
### Science and the fly

SCIENTISTS at Islington, a part of London, England, have been feeding flies on radioactive soup or whisky or something and then turning them loose. This doesn't hurt the flies. It doesn't do them much good, either, but it makes them easy to recognize. All a scientist has to do is to walk around with a Geiger counter and if this instrument ticks while a fly is in the



vicinity the scientist knows the fly has come from Islington. If the fly doesn't tick it probably came from some other part of London—Kensington Gardens, maybe—and nobody but its parents has the least

# How to get more working minutes per hour!

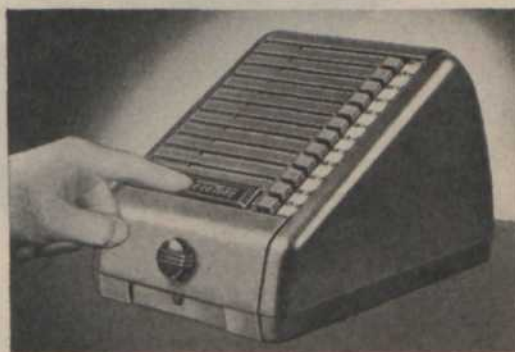


There's no need for personnel to waste valuable time walking back and forth for information and instructions. With Executone Intercom they just push a button and talk—*instantly!*

Walking time becomes *working time*. Telephone lines are kept open for out-

side calls; roving employees are located *immediately!* Production is increased, costs are cut. Installations in every type of business and organization prove that Executone *pays for itself many times over!*

Send the coupon below for full details and special Executone features.



## Executone INTERCOM SYSTEMS

EXECUTONE, INC., Dept. K-3, 415 Lexington Ave., New York 17, N. Y.

Without obligation, please send me the booklet describing how Executone helps cut costs. I am particularly interested in:

- ☐ INTER-OFFICE COMMUNICATION
- ☐ INTRA-PLANT COMMUNICATION
- ☐ SWITCHBOARD RELIEF
- ☐ LOCATING PERSONNEL

Name \_\_\_\_\_

Title \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

In Canada—331 Bartlett Ave., Toronto



# If you're in business you need a Burroughs



There's a Burroughs adding machine that's right for every office or retail counter. Choice of capacities in inexpensive hand-operated or high-speed electrically operated models.

If you're in business you spend a lot of valuable time handling figures. With a Burroughs adding machine you'll cut this expense to the bone—avoid costly mistakes—and get away from the drudgery of pencil-and-brain figuring.

Fast, accurate, and so easy to operate, a Burroughs will pay for itself many times over in savings. And, for many businessmen, a Burroughs is a once-in-a-lifetime investment! See a Burroughs today . . . there's a model exactly suited to your figuring needs. Call the Burroughs office nearest you or see your local Burroughs dealer. Burroughs Adding Machine Company, Detroit 32, Michigan.

WHEREVER THERE'S BUSINESS THERE'S

## Burroughs



interest in it. Eventually the investigators hope to find out how far a fly will fly; so far the record is three miles. But they will not really know, because a radioactive fly may fly further than a nonradioactive fly. If this is not the case how can we expect atomic energy to amount to anything?

Then, too, a fly may fly into a bus or automobile, ride as far as the conveyance goes and get out at the end of the line. It would thus fool science, which I have no doubt a fly would like to do if it could. I still think science is wonderful but if I were a fly I wouldn't set out to fly three miles to lunch just because science told me I could. And I think I might keep out of Islington.

### SR-406

A NEW fungicide called SR-406 will, it is said, cure itching feet. But will it, asks that grand old advocate of public probity, Jasper C. Thistle of South Hinterland, Vt., also cure itching palms?

### *Flying to the isles of spice*

BRITISH jet planes can now fly from London to Ceylon in 16 hours and 35 minutes, with another five hours added for scheduled stops. I am tempted to run out for a week end to test the present truth of Reginald Heber's grand old missionary hymn. I would hope to find that though every prospect still



pleases man is a little less vile than he used to be. I might, if it could be arranged, drop in also on Greenland's icy mountains, India's coral strand and Africa's sunny fountains. In spite of all the bad things that have happened to the human race since 1826, the year Bishop Heber died, I believe he might be cheered up if he, too, could make such a trip.

### *Interesting world*

EVERY now and then somebody makes a hole in one, though I never heard of anybody going the rounds of a standard golf course in 18. Now and then, too, somebody is dealt a perfect hand in bridge—13 cards of the same suit. Less often, a person asks directions in a city or region where he is not at home and



receives a complete and accurate response. But nearly always it takes more than one stroke to get into the cup in golf, one is lucky to have five or six good cards of the same suit, and the individual one asks directions of gives them wrong or says he's a stranger here himself. I know I do. I believe these little imperfections make the world more interesting.

## The clam and I

ANOTHER business I would like to be in is the clam business. Clams, as well as oysters, are quiet, thoughtful and determined. They are, however, more logical than oysters. Oysters insist on being let alone except in months with an "r" in them—no doubt because oyster ends in "r." If a clam were as silly as that he would declare months with an "m" in them closed. But clams are not silly. If I were in the clam business I would do some digging, just to keep my hand in, but mostly I would drive a clam wagon, or truck, and sell clams from door



to door. When mealtime came I would pull up at the side of the road and eat clams. I would have clams for breakfast, lunch, dinner and after-theater snack. Clams and a few other things, to be sure. But I suppose I would fail in the clam business. I would either eat up my profits or get so tired of clams that I couldn't stand the look of the darned things. Life is full of those little ironies.

## October is October

OCTOBER is when the brown of summer has yet to be succeeded by the red nose and red ears of winter. October is when relief is not only in sight but has arrived, but subzero temperatures are not predicted, especially in the suburbs. October is Indian Summer, and again it is not Indian Summer. October is when we have those fine, brisk mornings, perhaps with a touch of frost, when it is a delight to be alive; October is a series of cold rains, followed by clearing, increasing cloudiness and sniffles. October is October. It is betwixt and it is between. It can be terrible. It can be wonderful. On the whole I like it—which, since we have to have it, is a good thing. I trust I find support in this attitude.

## HOW TO SUCCEED WHILE YOU'RE STILL YOUNG



IT SURPRISES many people to learn that the average age of the men who respond to our advertisements is closer to forty than to twenty. But it's not hard to understand why this is true!

Most young men are *satisfied* with their progress in business. Their native ability and energy are enough to win them regular promotions and salary increases. They find success only a matter of time.

*But the day comes, often with a shocking suddenness, when this easy and casual progress ends abruptly.*

Many a man wakes up with a start in his thirties or forties to find that his income has leveled off, and that promotions have ceased.

"I'm not getting ahead as fast as I should," he says to himself. "Where am I going to be ten years from now?"

Why does this pathetic pattern appear in so many promising careers?

The answer is simple: Sheer ability and energy can carry a man to the mid-way point in business... *but only a thorough knowledge of business fundamentals can help him beyond that point.*

If you realize that fact while time is still on your side—and act on it—you can succeed while you're still young.

### FREE . . . "FORGING AHEAD IN BUSINESS"

We do not claim that you must have the Alexander Hamilton Course in order to succeed in business. But we do say that you

*cannot succeed without what is in the Course!*

All the Institute does is offer you a convenient and time-saving means of bringing this knowledge to you in your spare time; and in a form that has *proved* to be practical and effective for more than forty years.

So that you may judge for yourself whether or not you think the Institute can help you, we have published an informative 64-page book titled "Forging Ahead in Business."

We believe that this little book will help any man get down to bedrock in his thinking; however, there's no cost or obligation for it because—frankly—we've never been able to put a price on it that would reflect its true value. Some men have found a fortune in its pages.

If you would like a complimentary copy of "Forging Ahead in Business," simply sign and return the coupon below. It will be mailed to you promptly.



### ALEXANDER HAMILTON INSTITUTE

Dept. 843, 71 West 23rd Street, New York 10, N. Y.

In Canada: 54 Wellington Street, West, Toronto 1, Ont.

Please mail me, without cost, a copy of the 64-page book—  
"FORGING AHEAD IN BUSINESS"

Name .....

Firm Name .....

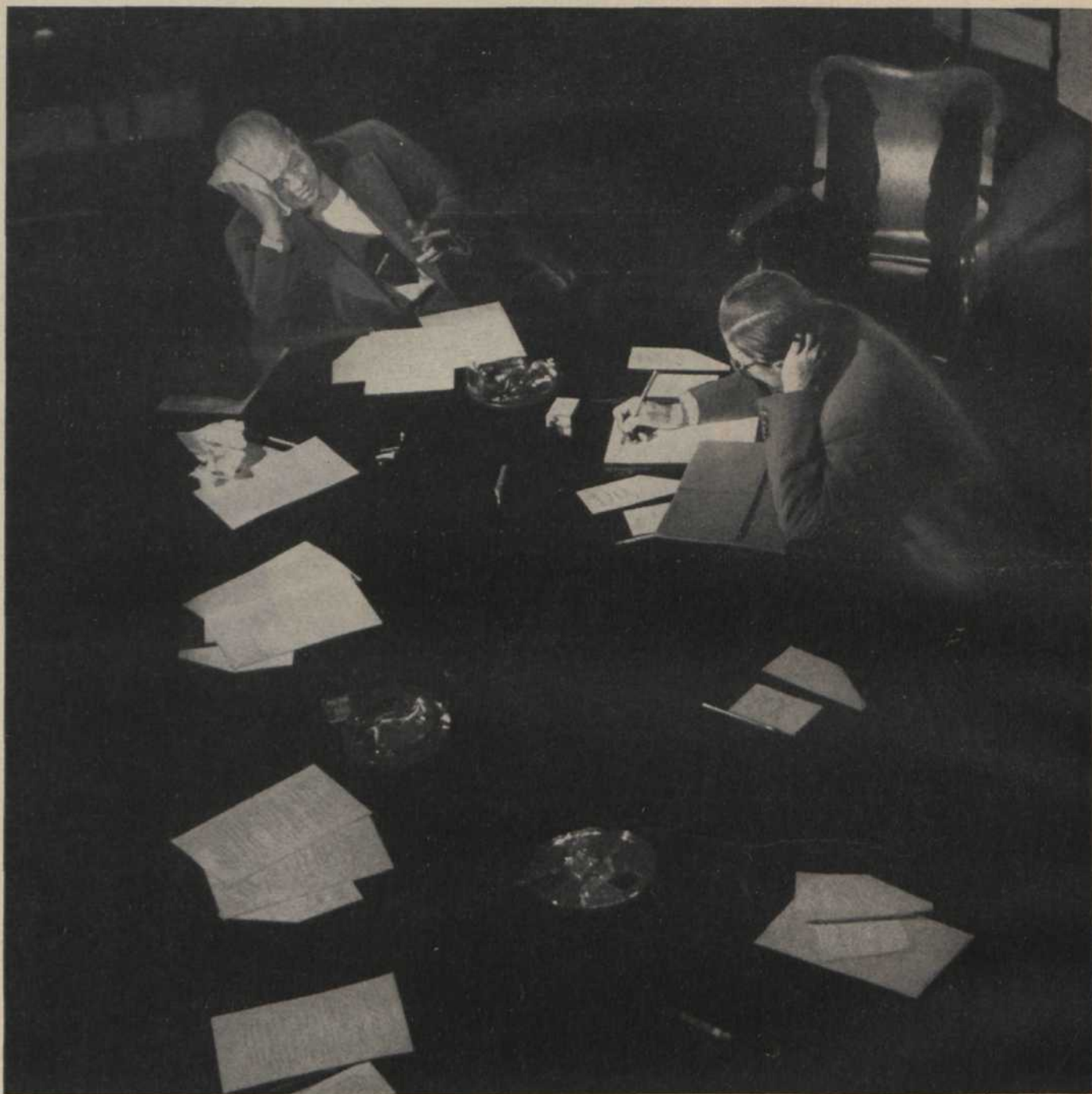
Business Address .....

Position .....

Home Address .....







## *\$50,000 a day— for waiting!*

These manufacturers are waiting.

In their factory, the production line has halted, the men are idle. And every day of this inactivity is costing them \$50,000—and more!

What happened? One small breakdown in an important machine has stopped the works!

Even though replacement parts are hundreds of miles away, there's one

way they could cut those days of waiting to *hours*. It's an answer that is saving thousands of manufacturers thousands of dollars every day.

That answer is—Air Express!

Air Express speed means *production* line speed. Whether your business is factories, films, or food, you can profit from regular use of Air Express. Here's why:

**IT'S FASTEST** — Air Express gets *top priority* of all commercial shipping services — gives the fastest, most complete door-to-door pick-up and delivery service in all cities and principal towns at *no extra cost*.

**IT'S DEPENDABLE** — Air Express provides one-carrier responsibility all the

way and gets a *receipt upon delivery*.

**IT'S PROFITABLE**—Air Express service costs less than you think, gives you many profit-making opportunities.

Call your local agent of Air Express Division, Railway Express Agency.



**AIR EXPRESS**  
**GETS THERE FIRST**



# TRENDS OF NATION'S BUSINESS



BY FELIX MORLEY

**N**OT MUCH enlightenment was provided by the American press when it was first announced that an important Communist Party Congress would assemble in Moscow early in October. One commentator said flatly: "Nobody in the West really has the faintest idea of what these moves may signify."

The reason for this ignorance of Kremlin purposes was said to be Communist secrecy and guile. "It is they who have erected the Iron Curtain," explained the writer quoted. "It is they who have wrapped themselves in a completeness of mystery and seclusion unknown previously in the modern history of international relations."

Up to a point this accusation, used to explain and excuse American bewilderment about Soviet policy, is well founded. The essence of diplomacy, or so Machiavelli asserted more than 400 years ago, is successful deception and concealment of real intent. Communism, as a completely amoral system, has carried Machiavellian diplomacy to lengths difficult for the government of a Christian people to emulate. One cannot conclude from this, however, that there is anything excusable in the ignorance that those who direct our foreign policy have so consistently and disastrously shown in respect to Communist plans.

Indeed, a good case can be made for the asser-

tion that the Communist leadership has from the outset been extraordinarily frank in disclosing its long-range objectives. There has never been anything secret about its campaign to undermine free enterprise and destroy all governments classed as "capitalistic." It is more than a century now since Karl Marx, in the first Communist Manifesto, proclaimed "centralization of all instruments of production in the hands of the state" as "the first step in the revolution." Yet there are many Americans, today, who would argue that such a policy is not revolutionary, but merely "democratic" or even "liberal."

Marx was a theoretical writer, with a heavy and turgid style. It is not surprising that those who like their literature streamlined have paid so little attention to his thought. Contemporaneously, moreover, it had no relation to our way of life. In due course, however, the disciples of Marx took over the Russian Government. This was a world-shaking political event that should have made their philosophy a matter of very practical concern to us. Still we ignored, when we did not deride, the significance of Bolshevism.

In August, 1917, after it was clear that the triumph of Communism in Russia was assured, Lenin published his extraordinary book on "State and Revolution." As early as 1919 this was translated into English and made readily available in this country. But few paid any attention then to Lenin's statement that a federal republic—like the United States—is a roadblock to the success of Communism and therefore must be eliminated. Political power, Lenin explained, must be com-



pletely centralized before Communism can successfully take over. Far from heeding this frank warning, many well-meaning Americans have done all they could to create in this country what Marx and Lenin both called "the first condition of Communism."

In February, 1921, the Central Executive Committee of the American Communist Party published in New York the "Theses and Statutes of the Communist International," readily obtainable at the time in all of our many Communist bookstores. Here it was for the first time suggested that the closed shop is essential to give Communism the industrial leverage necessary to create a Red America. This fundamental Communist principle has now made great headway here.

As all its documentation shows, Communism has throughout been more interested in disintegrating capitalism from within than in using military force to attack it from without. What the Communists have always wanted in this country are "fellow travelers" who will unconsciously help to substitute Marxist principles for those enshrined in the American Constitution. For that reason, as much as military secrecy, relatively little has been printed in English about the Russian plans for physical aggression.

Nevertheless, in the program of the Communist International adopted in Moscow at its Sixth World Congress, September, 1928, the general strategy of eventual military conquest was described, and widely circulated, in clear and simple outline. Almost a quarter-century ago this program told all who cared to read that "Colonial revolutions and movements for national liberation play an extremely important part in the struggle" and must be stimulated. In China, specifically, the task was "to develop systematically the peasant agrarian revolution."

In the face of these, and many other, early and open declarations of Soviet intent, our gullibility has been extraordinary. Just one year ago now, in October, 1951, the Department of State did issue a pamphlet entitled "The Kremlin Speaks." There, very belatedly, it was said that "From the days of Lenin, and continuing through the regime of Joseph Stalin, the leaders of the Soviet Union have pursued their aim of dominating the world through Communism." Anti-American declarations, going back to 1919, were quoted to support the charge, which could have come earlier.

It is not our national custom to be unduly modest. And for that very reason it would be wise to ask ourselves if, as a people, we have given the time and effort necessary to require any real understanding of political philosophy, whether it be that of Soviet Russia or even our own. Cer-

tainly the current election campaign, now entering its last month, does not encourage an optimistic answer. Mr. Truman, an expert on the subject, has called some declarations of both sides "a lot of hooey." And when politics is divorced from moral principles, as it will be whenever the electorate as a whole is uninterested in those principles, "a lot of hooey" is to be expected.

As events most amply demonstrate, however, there is no "hooey" about the politics of the Kremlin. The soulless, godless, ruthless rulers of Russia and its satellites know precisely what they are doing and why. The objective is to subordinate all mankind to the centralized tyranny of Communism and the theory is that this is feasible because most men—they think—are willing to trade their liberty for a slice of pie. To overcome that doctrine Americans must first show that it does not apply to us. And this the Voice of America, official and unofficial, has so far signally failed to do.

In 1943, as part of its plot to fool the simple-minded, Stalin announced that the Communist International had been dissolved. He thereby obtained the lavish American help which Communism then so badly needed. The Communist International, of course, was never actually dissolved, but merely changed its character as the Kremlin gained more military power and felt able to impose its policies by dictation rather than in consultation with non-Russian Communists.

Now, with the need for secrecy lessened by this accumulation of physical strength, the Russian leaders can afford to drop the mask. The congress about to assemble in Moscow will undoubtedly settle the succession to Stalin and other secondary matters. But beyond that this congress is revealed as another and most important step in the long series by which the developing tactics of world revolution, after careful planning, are publicly approved. So the treatment of Moscow's doings as an unfathomable mystery would be a reflection on our national intelligence, if we had not encouraged it by our own apathy and indifference in the field of economic and political thought.

The primitive American Indian, for all his individual courage, was at a double disadvantage in resisting the encroachment of the colonists. These ignorant savages did not understand the strength of voluntary cooperation. And they were also ignorant of the principles on which the firearms of their conquerors worked. They soon got guns, but never learned self-government.

Our people today still have the technical superiority in armaments. But we have not sustained the faith, the conviction of purposeful life and the will to work together for our ideals, which gave the men of the *Mayflower* an advantage that scientific weapons alone will never long sustain.





## How the owners of a drive-in theatre Kept financial ruin out of the picture

THIS actually happened. Two brothers owned a drive-in theatre in Ohio, which they operated as partners, on a 50-50 basis. All their money was invested in this enterprise, and, if either of them died, the other would not have had sufficient capital to carry on alone.

A little over a year ago one of the brothers read a New York Life advertisement, explaining how Partnership Life Insurance worked and telling how it could protect a business such as theirs, by avoiding the forced sale that would ordinarily be brought on by death.

As a result, they sent in a coupon such as you see at the right of this page. With a New York Life agent they worked out a Partnership Life Insurance Plan, under which each of the brothers was insured for an amount equal to his share of the business. A buy-and-sell agreement was then prepared by a lawyer

and signed by the brothers which provided that, if either brother died, the surviving partner would have complete ownership of the theatre, and the deceased's widow would receive her share in cash—the cash provided by the life insurance.

Nine days after the agreement was signed both the brothers were injured in an automobile accident, and less than two weeks later one of them died in the hospital.

The surviving partner later said of his New York Life agent: "If it had not been for him and the way in which he explained our problem, my sister-in-law and I would be ruined financially today. Fortunately we completed the deal before it was too late."

★ ★ ★

If you are a member of a partnership, an officer or stockholder in a closely held corporation, or the sole owner of a business, it will pay you to get all of the facts

about Business Life Insurance right away. Simply fill out the coupon, or attach it to your letterhead, and mail. Or even better, call your New York Life agent today.

NEW YORK LIFE INSURANCE COMPANY

New York Life Insurance Company,  
51 Madison Ave., New York 10, N. Y.

*I would like to have, without obligation,  
detailed information on:*

- ☐ Partnership Insurance
- ☐ Sole Proprietorship Insurance
- ☐ Close Corporation Insurance
- ☐ Key-Man Insurance

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

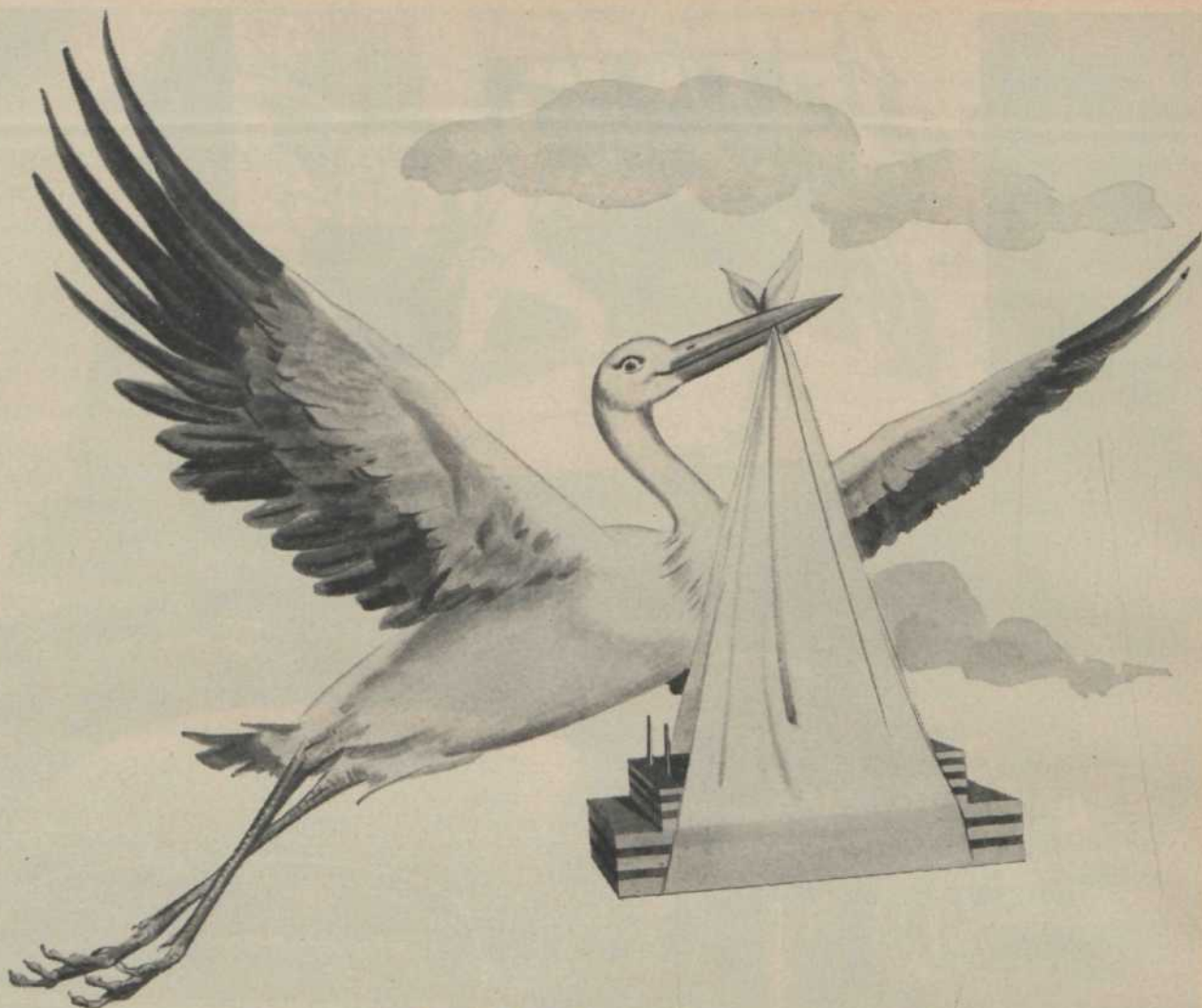
CITY \_\_\_\_\_ ZONE \_\_\_\_\_

STATE \_\_\_\_\_

NE-10-52

THE NEW YORK LIFE AGENT IN YOUR COMMUNITY IS A GOOD MAN TO KNOW





## Go SOUTH, Young Factory!

**Y**ES—go SOUTH and join the countless other “industrial youngsters” like you who are now thriving on a unique combination of opportunities and advantages.

There’s been spectacular industrialization in recent years, but there’s still plenty of “growing room” here. For compared to other industrialized areas in the Nation, the South today is yet in the “surface-scratched only” stage of its potential industrial greatness.

So, go SOUTH, young factory—where there’s room and reason for the “growing pains” of sound, substantial growth—and where your horizons will be bright with unlimited opportunity.

*“Look Ahead—Look South!”*

*Harry A. DeButts*  
President



**SOUTHERN**  
**RAILWAY SYSTEM**

WASHINGTON, D. C.

*The Southern Serves the South*





BY EDWARD T. FOLLIARD

## WASHINGTON MOOD

**T**HE CHIEF money-raisers for this year's campaign—Sinclair Weeks, Republican, and Beardsley Ruml, Democrat—have one thing in their favor that was pretty much absent in 1948. It is uncertainty.

The more doubt there is about the outcome of the Eisenhower-Stevenson contest, and the more talk there is about a "hoss race," the less difficult it ought to be for Weeks and Ruml to get the money.

If this seems paradoxical, consider the situation as it was at this time four years ago. Albert Clark, a reporter for the *Wall Street Journal*, made a survey midway in the campaign. He found that both parties were having money trouble, the Republicans because of a widespread feeling that Dewey couldn't lose and the Democrats because of a "what's the use?" attitude. Both parties were spending more than they were taking in.

The hero of the Democratic fund-raising campaign in '48 was Louis A. Johnson. In spite of the seemingly dim outlook for the Truman-Barkley ticket, Johnson's finance committee ultimately raised \$1,500,000 for the hard-pressed Democratic National Committee. President Truman publicly thanked Johnson and the other money-raisers. On the eve of his inauguration, he recalled that there had been times in the campaign when the party could not pay for radio time or even meet the expenses of his campaign train.

Johnson was rewarded in the spring of 1949 with appointment as Secretary of Defense, a post from which he later resigned.

Both of the big parties had money in the bank as this year's campaign began, but not nearly enough. The cost of waging a Presidential campaign, like the cost of everything else, has gone up.

And then, of course, there is a brand new expense, television. A half-hour TV program costs something like \$30,000 on one network alone—more under certain circumstances. If the money comes in, each party is expected to spend about \$1,000,000 for television time, and another large sum for radio time.

How much the '52 campaign will cost altogether is anybody's guess. It will be a robust sum; but if past campaigns are any criterion, the total never will be known with any degree of exactitude.

Mark Hanna, who managed McKinley's campaign in 1896, is said to have raised between \$10,000,000 and \$15,000,000, although the Republican National Committee reported an expenditure of only \$3,500,000 that year.

In 1940 a Senate committee was able to account for \$22,740,000 of expenditures for the Presidential and senatorial campaigns. Admittedly, however, this was a conservative estimate. Sen. Guy Gillette of Iowa, chairman of the committee, said later that the total amount probably was in excess of \$30,000,000.

The ceilings in the Hatch Act, sponsored in 1939 by Sen. Carl A. Hatch of New Mexico, have turned out to be completely unrealistic so far as campaign spending is concerned. The act says that a national political committee may not spend more than \$3,000,000 in a year. It also limits individual contributions to \$5,000.

This law was one of a series of election laws dating from 1907, when, at the instance of President Theodore Roosevelt, Congress passed the act prohibiting national banks and corporations from contributing to political campaigns. T.R. earlier had rejected two contributions of \$100,000 each from corporations about to be prosecuted under the antitrust laws. Still earlier, President McKinley felt obliged to return a check for \$10,000 to a Wall Street firm because a specific *quid pro quo* was demanded.

The Corrupt Practices Act of 1907, although it banned contributions from national banks and corporations, did not stop officers of banks and corporations from making donations as individuals. In 1920, for example, oilmen Edward L. Doheny and Harry F. Sinclair made large gifts of money to both the Republicans and the Democrats, and were accused in Congress of seeking to "get enormous returns whichever way the election went."

In 1936 organized labor entered the field with large campaign donations. John L. Lewis and his United Mine Workers put up something like \$470,000 to bring about Franklin D. Roosevelt's election for a second term, part of it an outright gift and the balance a loan to

OF NATION'S BUSINESS  
**Trends**



the Democratic National Committee.

Four years later, Lewis denounced FDR and went over to Willkie.

Under the Taft-Hartley Act of 1947, labor unions are prohibited from using money paid in as dues for political purposes. However, both the AFL and the CIO manage to get along. The money for their political arms—Labor's League for Political Education and the Political Action Committee—comes from the "voluntary" contributions of union members.

The record of the past 12 years supplies plenty of evidence that the Hatch Act hasn't worked out in quite the way its author must have expected.

Take, for example, the \$5,000 ceiling on contributions "in connection with any campaign for nomination or election" to federal office. This has resulted in a mere splitting of contributions among several candidates or a splitting of contributions to a single candidate among several members of one family. It is possible under the law to make a \$5,000 contribution to the Presidential campaign and 20 or 30 such contributions to candidates for the Senate and House.

In 1944, according to Editorial Research Reports, six leading Republican supporters made total contributions of \$150,000 to the campaign by the simple device of making separate gifts, averaging slightly more than \$2,000 each.

Thirty members of the Du Pont family made contributions that year of \$109,800 in 58 separate gifts. Nine members of the Pew family contributed \$96,000, and six members of the Mellon family \$59,000.

Wealthy Democrats, of course, employ the same devices to get around the \$5,000 limitation. Incidentally, although Mr. Truman and other orators seek to give the impression that the Republican Party is the sanctuary of the well-to-do, the Democratic Party makes a pretty good showing itself when it comes to fat cats. I was reminded of this at the Democratic convention in Chicago, where there were millionaires and multimillionaires galore. Indeed, two of the candidates for the Democratic Presidential nomination were in that class—Senator Bob Kerr of Oklahoma and Averell Harriman of New York.

The provision in the Hatch Act which limits the amount a national political committee may collect and spend in a single year to \$3,000,000, really doesn't mean much in practice. As a House committee once noted, "there is no limit upon the number of organizations or committees that may have the same privilege"—that is, the privilege to spend up to \$3,000,000.

Thus, an independent Eisenhower-Nixon club would have the privilege, or a Stevenson-Spark-

man club; and the same would go for the Young Republicans and the Young Democrats, and all manner of groups and organizations.

What Sinclair Weeks and Beardsley Ruml would like to see is an outpouring of small contributions from large numbers of individuals. It would mean a lot more bookkeeping, yes, but it would also be a very encouraging sign to the money-raisers. A fellow who sends in his money to a particular party usually can be depended upon to support that party when it comes time to vote.

One of the great political scandals of the past century had to do with government workers. They were required to pay a percentage of their salaries to political organizations as insurance for their jobs. The Civil Service Act of 1883 helped a great deal to correct this, but coercion of federal workers continued for a long time in one form or another.

As late as 1938 a Senate committee found that some WPA relief workers were being assessed for Democratic Party funds. This was one of the reasons Congress put through the Hatch Act, which carries stiff penalties for anybody who attempts to coerce federal workers in a political way.

Notwithstanding the guarantees of the Hatch Act, and notwithstanding the average American's resentment at being told how to vote, there is a widespread belief that the 2,600,000 men and women who work for Uncle Sam are a regimented part of the Democratic "political machine."

The fact is, of course, that it is impossible to say how these civil service people vote. There is good reason to believe, however, that they divide up pretty much along the same lines as other Americans do.

Robert Ramspeck, chairman of the Civil Service Commission, scoffs at the notion that federal employes are a regimented lot. He says that they are just as likely to vote against the Administration as in favor of it, for "the same reason that private employes don't always go along with the boss."

There happens to be some evidence to bear this out. Many of the government employes who work in Washington, for example, have their homes in nearby Maryland—in Arlington County, Va., and in Montgomery County and Prince Georges County, Md. All three counties went for Dewey in 1948.

A final observation on next month's election. Taking into consideration the record of past elections: it would be very surprising if this one turned out to be close—at least in the Electoral College. There has been only one really close election in the past 64 years, and that was the Wilson-Hughes thriller of 1916. The word for most of our Presidential elections has been "landslide."



# Now! Free Trial

ON ANY VICTOR... IN YOUR OWN BUSINESS



Model 70-85-54

Model 60-85-54

Exclusive design makes these rugged new Victor Super-Quiet Custom models 54% quieter. They add, subtract, multiply, divide . . . automatic credit balance . . . total 11 or 9 columns. 10-key (left) or full-keyboard (right), electric or hand-operated.

## Prove to Yourself How Victor Saves Time and Money

Now, for the first time, we make this offer! Use any Victor Adding Machine in your own business at absolutely no cost to you! Prove positively—on your own figure work—how Victor will save you more time and money by cutting operating costs and simplifying your figure problems.

Yes, a new Victor will do more jobs in less time than you ever thought possible. It will be a new experience in speed and ease of operation. But prove it to yourself—without one penny invested. Pick the Victor you want to try from the models shown here. Or have a Victor man help you select, from these and many other models in the Victor line, the machine that's just right for your business. Get this free trial now.

## CALL YOUR VICTOR BRANCH OR DEALER



You'll find them listed under "V" for VICTOR in the "Adding Machine" section of your Classified Directory. Call right now for an immediate free trial. Or mail the coupon below—today!

INVEST IN  
**VICTOR**

34 YEARS OF  
QUALITY RECOGNITION  
THE WORLD OVER

Victor Adding Machine Co.,  
Dept. NB-1052  
Chicago 18, Illinois

☐ I want to try a Victor Adding Machine in my business at no cost to me.  
☐ I want information on the complete Victor line.

Name

Company Name

Address

City  State



Model 6-83-54. Victor Executive adds, subtracts, multiplies, divides. Automatic credit balance. Totals 9 columns. 10-key and full-keyboard, electric or hand-operated.



Model 7-8-4. Precision-built, compact—takes about as much space as letterhead. Totals 9 or 7 columns. 10-key and full-keyboard models, hand-operated.



Model 525-5-12-143. Desk model adding, bookkeeping machine. Adds, subtracts, multiplies. With or without semi-automatic wide carriage or standard carriage.



Champion

Model 6-8-0. Over 4,000 dealers offer you Victor's economy model, the Champion. Easy-to-operate, durable. Totals 9 or 7 columns. As low as \$99.50.

VICTOR ADDING MACHINE CO., CHICAGO 18, ILLINOIS

The World's Largest Exclusive Manufacturer of Adding Machines

In Canada: McCaskey Systems Limited, Galt, Ontario





## "AREN'T YOU GONNA SAVE SOME FOR FIRES?"

"DON'T worry, Sonny . . . there's plenty of water where this is coming from. I'm just making sure this hydrant will work if a fire ever breaks out in your neighborhood!"

Your Fire Department is constantly on the alert to protect life and property. Are you cooperating by helping eliminate the *causes* of fire? During Fire Prevention Week, October 5th to 11th—and the year 'round—observe the following fire prevention rules.

Keep matches out of the reach of children . . . be sure your heating system is clean and does not become overheated . . . have chimneys inspected for defects

. . . banish careless smoking habits . . . have defective electrical wiring replaced . . . don't let rubbish accumulate.

And carry adequate, full-standard fire and extended coverage insurance—both on your home and place of business—with a nationally recognized company such as Hardware Mutuals. Our *policy back of the policy*® makes your interests our first consideration.

Just phone Western Union by number, ask for Operator 25, and request the name and address of your Hardware Mutuals representative. He'll be glad to recommend adequate coverage, without obligation!



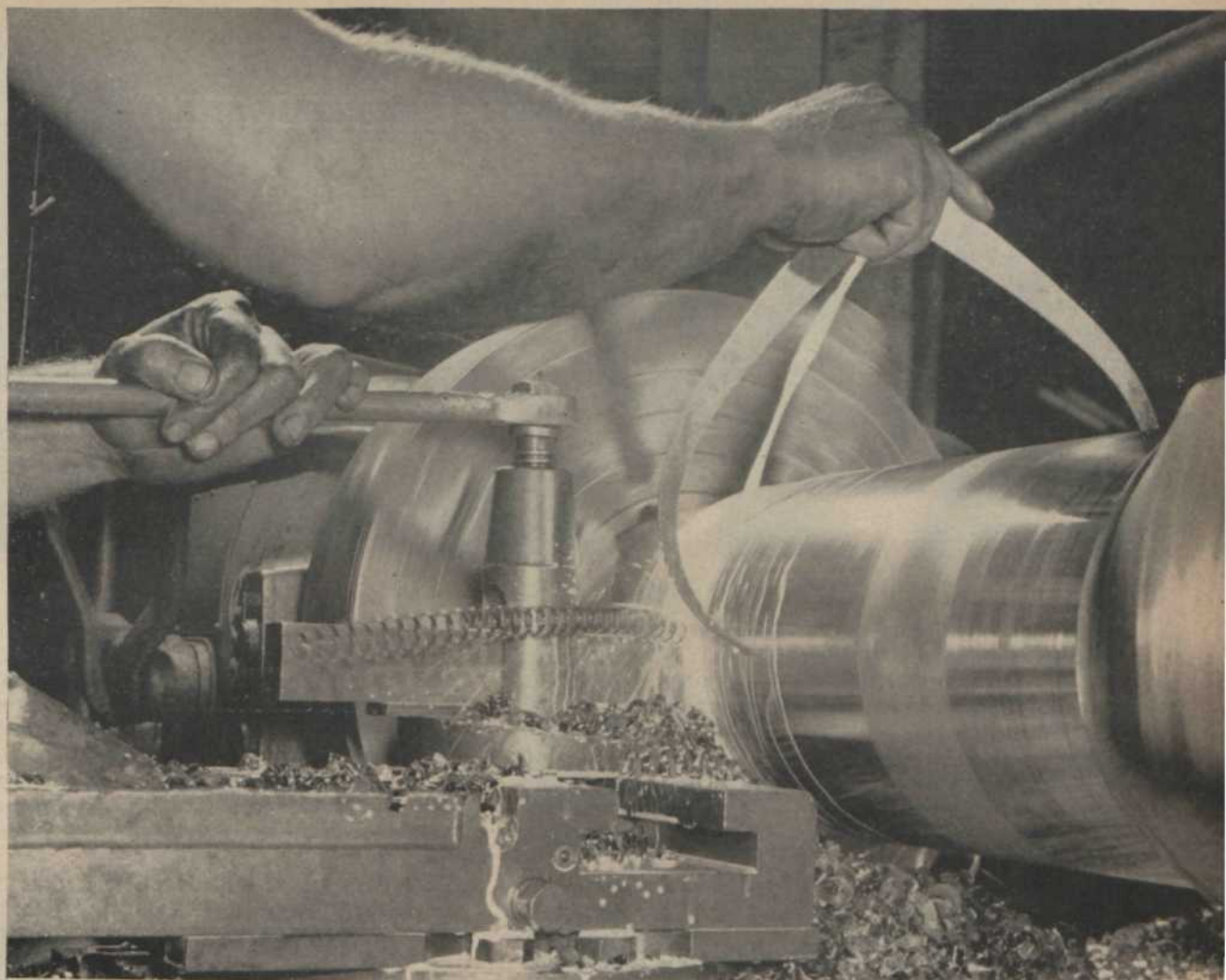
*Insurance for your AUTOMOBILE...HOME...BUSINESS*

# Hardware Mutuals®

*Stevens Point, Wisconsin • Offices Coast to Coast*

HARDWARE MUTUAL CASUALTY COMPANY • HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY





RENTICK—BLACK & WHITE

# MODERNIZE OR FAIL

By **STANLEY FRANK**

*Progress demands replacement  
of obsolete machines,  
but it should be done only  
where benefit warrants change.  
Otherwise it becomes a  
“rule-of-thumb” operation*

**I**F YOU were asked what has brought the United States to its world industrial and political leadership, it is likely your reply would center on our technological progress—and our willingness to take advantage of it.

Few could argue with that logic. The record bears it out. If the next question concerned the way to maintain the responsibilities of our world position, and to continue our economic growth, it is likely your answer would be: “Do more of the same.” Your logic still would be sound. For you could sum up the situation facing American business in these few words:

Re-equip or fail.

We are re-equipping, but with far less efficiency than we achieve in other and perhaps much less important sectors of our industrial activities.

A prize paradox of this mechanical age finds the United States, the world's most highly industrialized economic complex, trying to retain its position by relying on man's most primitive measuring standard—the rule of thumb.

Because of this, a large portion of the \$150,000,000,000 that private industry has spent on new plants and equipment since the end of World War II





FORD PLANT AT RIVER ROUGE

has bought far less value than it should have bought.

At a time when this nation—or any nation, for that matter—must produce as never before, or die, that statement has startling significance.

The men who make it, William J. Kelly and George Terborgh, are among the hardest drum-beaters for modernization, not only because of its vital necessity, but also for the other advantages that accompany it.

"Every dollar spent for capital goods produces a multiple effect upon total spending," Mr. Terborgh points out. "Capital goods usually create, directly or indirectly, an increased demand for consumer goods and additional expenditures in construction, maintenance and servicing facilities. Capital goods expenditures, therefore, are 'high-powered' dollars, producing profound effects throughout the entire economy."

Inevitably, there always is a lag between the invention of a new technique and its widespread adoption, especially where heavy machines are involved. Capital goods are highly durable and represent too large an investment to be scrapped every time a new device is perfected. Further, intricate machines have a long production period and are turned out in small lots to individual specifications at substantial investment cost.

Messrs. Terborgh and Kelly concede that this lag will never be eliminated completely. They would like to see it held to the lowest possible limit. "Replace equipment," they say, "at the earliest moment it is economically advantageous and adapt technological progress to the rebuilding of existing plants to keep them as modern as they were when originally built."

A company's failure to observe that fundamental rule ultimately leads, of course, to bankruptcy. When the rule is ignored on a nationwide scale the result is world upheaval.

But, while American industry has been attempting to observe the spirit of the rule, it has overlooked two words that it ought to emphasize. Those words are "economically advantageous."

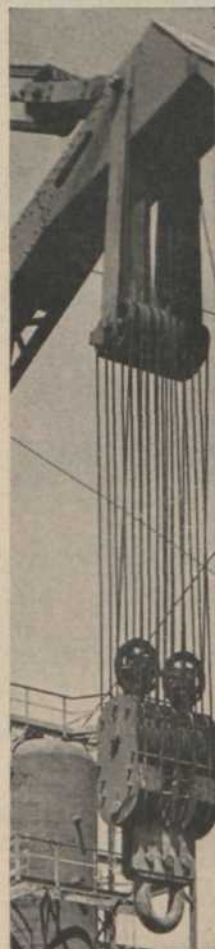
Because of this quaint blindspot, Messrs. Terborgh and Kelly contend, vast portions of our recent expenditure have been inspired by something not much better than a hunch.

We must explain that neither Mr. Kelly nor Mr.

Terborgh has the mechanical aptitude to repair a leaky faucet. The former, a banker by profession, is a brisk, dapper man, the antithesis of George Terborgh, a shambling, reflective fellow who is an economist by training. They are an improbable pair to be educating experts, yet down-to-earth realists with a healthy suspicion of fancy theories admit that they have introduced more common sense into the field than specialists with a mystic affinity for machines.

Mr. Kelly is the president and Mr. Terborgh the research director of the Machinery and Allied Products Institute, a nonprofit organization supported by 500 manufacturers. MAPI anticipates and analyzes the re-equipment needs of industries using heavy machinery, but it could be dismissed as just another sales gimmick if that was its only function. MAPI's prime purpose is to promote the idea that a cardinal principle of American business philosophy is the willingness to take a loss on assets with a substantial "book value" to effect greater productivity and profits with superior machines. Our economic leadership is based on such bold decisions, but the principle often is forgotten, especially in old, traditional industries.

"I discovered that after the war when I was given the job of reorganizing a steel fabricating company in Chicago for my bank," Mr. Kelly says. "I couldn't—and still can't—read a blueprint, but figuring it is self-preservation in any business to equip beyond your competitor, I asked experienced steel men how much it would cost to modernize our plant. I got a lot of conflicting answers that boiled down to the fact that nobody knew what he was doing. I was appalled that hardheaded guys were shelling out millions of







PALMA—BLACK STAR

dollars a year for machinery strictly on incompetent advice governed by sheer guesswork. It seemed to me there had to be a sounder, more scientific approach to the problem. MAPI was the only organization performing that service and I thought it was so important that I subordinated my other interests to it."

Small wonder that Mr. Kelly heard so much double talk. In 1947 *Iron Age*, the trade journal of the industry, asked 560 companies: "If you would replace existing machine tools before they are actually worn out physically, how much saving in per cent of cost of new machine tools would have to be shown to induce their purchase?" The estimates ranged from ten to 100 per cent.

HOW would Mr. Terborgh and his associates answer the same question? MAPI does not conduct specific surveys for clients, but many management consultant firms are employing the formulas and techniques evolved by Mr. Terborgh. His disciples use a staggering array of charts and tables and they throw around such terms as "operating inferiority" and "adverse minimum," but the whole thing is not as formidable as it appears. The key to every machine replacement study is the operating inferiority which, in simple language, means the margin by which the performance of a machine in service falls short of the performance obtainable from its best current alternative.

The operating inferiority is determined by several factors—cost of new machine, salvage value of old machine, superiority of product, increased output, labor costs, maintenance and repair, supplies, floor space, insurance—which gives the adverse minimum on both sides. If the adverse minimum for a new machine is less than the corresponding figure for the old machine, the formula demonstrates its advantage in dollars and cents. It is entirely possible that the adverse minimum will be favorable to the old machine, in which case the purchase of a replacement is not recommended.

Let's see how the formula works in a specific example provided by the Norton Company of Worcester, Mass. The proposition is the advisability of buying a new grinder costing \$16,000 to replace two ten-year-old machines which can be sold for \$1,500 apiece. Production time is 50 per cent less with a new machine, which will have a profitable service

life of ten years, when it can be sold for \$2,500. The salvage ratio of the machine is, therefore, 16 per cent. This next part is a little tricky, but by means of the MAPI chart, the lines representing the salvage ratio and the service life cross at 11.4. An interest rate of ten per cent on the cost is added, giving us 21.4 per cent of \$16,000 or \$3,424. That is the new machine's adverse minimum.

Now for the old machines'—or challenger's—adverse minimum. First of all, the new machine brings a net operating advantage. By eliminating one full shift, direct labor savings are \$3,328 (40-hour work week  $\times$  52 weeks a year  $\times$  \$1.60 per hour). Fringe benefits such as paid vacations and holidays, pensions and group insurance amount to 20 per cent of the payroll, an annual saving of \$725. There will be further savings of \$200 on inspection, \$100 on supervision and \$200 on maintenance.

There is a reduction of 100 square feet in floor space required and less power will be used, creating a saving of \$50 for each item. All items add up to \$4,653, but \$500 has to be subtracted for property taxes and insurance—five per cent of the book value—leaving a net operating advantage of \$4,153 for the new machine.

That figure is charged against the old machine's operating inferiority, plus \$300 lost in salvage value if they are kept another year. Since \$3,000 will not be realized by selling the machines, it is reasonable to tack on ten per cent interest, the same rate charged against the new machine's cost. The three items come to \$4,753, the old machine's adverse minimum. The new machine's adverse minimum is \$3,456—a gain of \$1,297 a year in favor of purchasing the \$16,000 grinder.

Are you still with us? Actually, that is a relatively simple—repeat, simple—example because a better product was not a consideration and it was not necessary to weigh the pros and cons of replacing one machine with a radically different invention. There are more spectacular and readily understandable examples of the machinery replacement policies that have kept American industry vibrant and progressive. Commercial aviation companies began to discard perfectly serviceable DC-3s and 4s a few years ago when faster planes with greater payload were developed. And now major airlines are preparing to convert from reciprocating engines to jets, a project involving millions of dollars in equipment and training programs. Nylon practically has driven natural silk off the market and plastics have superseded metals in many manufacturing processes. Heavy losses were incurred on existing machines to expand sales with better products and services.

COME to think of it, when did you last see a trolley car? (We will thank residents of Washington, Chicago and a few other metropolises to sit this one out.) The trade-in value of a secondhand trolley is negligible; it winds up in Latin America or on the junk pile. Yet virtually every transit line in America switched from trolleys to buses in the 1930's when budgets were tighter than a free-loader on New Year's Eve. Although they hardly were in a position to take losses on the book value of their trolleys—they could

(Continued on page 90)





# Dilemma in the hospital







LOHR

By ANN CUTLER

**J**OHNNY was playing baseball in the back yard. There was a crunching sound as he slid into third base and Johnny let out a terrified cry. Within a matter of minutes his mother had bundled him into the family car and was on the way to the hospital. An orderly with a wheel chair shoved Johnny to the emergency room and, while a doctor did an exploratory examination, a nurse deftly jabbed him in the arm. Johnny's pain subsided. A half hour later, after X-rays had revealed a compound fracture of the leg, Johnny was whisked to the operating room.

Next morning, propped up in bed, Johnny was enjoying his breakfast almost as much as he did the fuss and attention that were his. He'd have a lot to tell the kids all right.

At the end of the week another X-ray showed his leg was mending and would heal uneventfully. Johnny once more was bundled into the family car while his father stopped at the cashier's office to pay the bill. It included:

Room, semiprivate	
7 days @ \$12	\$ 84
Operating room	20
Laboratory service	8
X-rays	20
Drugs	12
<b>Total</b>	<b>\$144</b>

Johnny's father thought it was a lot and said as much.

"Twelve dollars for a bed and mediocre food," he raged. "Why for that I could have a private room in the best hotel in town."

The cry of protest was familiar. Hospitals have heard it always. Nor are they unsympathetic. They recognize that, today, hospital costs have spiraled like everything else.

But the irony of our time is that, while patients are complaining of exorbitant costs, many hospitals are financially bankrupt. While providing the most

Patients are getting the most effective care in history. But a thoughtless public plus the burden of charity are a cause for red ink

effective medical care in their history, they are losing the most money.

Costly new techniques in medicine, inflation, shorter hours and larger salaries for personnel, staggering burdens of charity—these are the factors which in the past few years have brought hospitals close to financial disaster.

Hospital authorities blame a thoughtless public for some of the difficulties. They never think of a hospital till they are sick—then they want the works. Most people, they claim, have a psychological block about hospitals, a subconscious fear of sickness and death, which accounts for their lack of knowledge and interest.

But, if the public is to continue to have the top-level type of care to which it is accustomed, it must assume responsibilities; must realize that community hospitals belong to the citizens and must be adequately supported.

Like a large segment of the public, Johnny's father failed to realize that a hospital is not a hotel for sick people; that it is a dynamic medical workshop with an integrated organization of complex services.

Where a hotel employs one worker for every guest, a hospital has two full-time, highly trained employees for every patient.

Johnny's broken leg called into action many departments and personnel who directly or indirectly contributed to his welfare. Johnny saw only the man in the white coat and the pretty nurse who hoisted him up on the big shiny table for a "picture" of his leg. But a trained radiologist and an orthopedic resident physician both carefully examined the finished X-ray that the technician turned over to them.

Johnny enjoyed his trip to the operating room. "Look Ma, I'm riding on a table."

In the gleaming, sterile operating room a surgical team including an anesthesiologist, surgeon and orthopedic assistants, instrument nurse, scrub nurse, and circulating nurse worked quickly and efficiently. A blood bank messenger was on hand and in an adjoining room a sterilizer technician and surgical supply supervisor were on duty. In the laboratory, technicians did a quick work-up on Johnny's blood.

Another doctor prescribed penicillin to eliminate any chance of infection. The linen on his bed was immaculate, his room spotless. Johnny liked the student nurse who helped him with his meals, carefully prepared under the direction of dietitians and a bevy of cooks and helpers. All of these people



## Two thirds of hospital costs go to personnel



**Hydrotherapist**



**Pharmacist**



**Physiotherapist**



**Engineer**



**X-ray technician**

worked hard so that one day Johnny might again play ball.

The character of hospital care has changed radically in the past decade. In an era of mechanized medicine, new testing techniques—electrocardiographs, electroencephalographs, radiological equipment, anesthesia machines—have added greatly to the overhead cost. Antibiotics, the extended use of intravenous fluids, including blood and plasma, more laboratory examinations, more skilled personnel—these are examples of a whole new procedure requiring great additional cost. But, while they have jacked up the patient's bill, they have lengthened his life, reduced pain, given a new margin of safety, and cut the time of his stay in the hospital.

Concentrated treatment and fast intensive therapy is costly. But it pays off. Economically as well as physically, the patient is ahead.

When grandfather went to a hospital back in 1888 and was charged \$1.39 a day, he muttered, "It's outrageous." His grandson who today pays 12 times that, is likely to say something stronger when he gets the bill. Yet grandson's hospitalization costs less in real wages, as well as time, pain and suffering.

In 1888, the average hospital stay was 52 days as against eight days in 1952. When grandfather left the hospital and paid his bill of \$72.28 he had lost 44 working days, even if he was able to get right back on the job. Grandson who pays an average of \$16 a day, loses less than a week and is fit and able to enjoy life. For convalescence, even after major surgery, today begins during the period of active medical care and does not require weeks of recovery.

The shorter stay is fine for the patient but not for the hospital because the bulk of costs are concentrated in the first few days of a case. The profit is at the end when the patient needs little more than bed care.

And the hospital, like everyone else, is paid with inflated dollars. A 21-day hernia operation at the Union Memorial Hospital in Baltimore cost \$107.50 in 1940. A ten-day hernia there today costs \$146.75.

Our 6,430 hospitals with \$7,791,038,000 in assets constitute America's fourth largest industry. Of these 3,169 are nonprofit, voluntary service hospitals which belong to the community and depend on voluntary contributions for support. The government runs 1,912 hospitals and 1,349 are privately owned.

While doing their job of keeping the nation's health at top peak, of getting sick people well and back on their job in record time, America's volun-

tary hospitals in 1950 ran up a staggering expense of \$2,120,481,000. Their income was \$1,788,960,000.

A smart businessman reading these figures might with some asperity say, "poor management." He might point out that business keeps abreast of modern developments, yet manages to show a profit.

But he forgets that a voluntary hospital is a non-profit service institution and that, unlike a business, it never turns anyone away regardless of whether he can pay or not; that safeguarding the community health is to a large extent in the hands of our hospitals and the cost of basic research, prevention of epidemics, training of doctors, nurses and qualified technicians is borne by them. He forgets that it is for the safety of the community that fully staffed operating rooms and accident departments are kept going 24 hours a day; that isolation wards are maintained for the contagiously ill.

"Show me a hospital in the black and I'll show you a hospital that is not doing a good job," says Robert Hopkins, head of the United Hospital Fund of Greater New York. "It is not running clinics, does not have wards, is doing no teaching—in fact is not doing its duty by the community."

This opinion is not unanimous but undisputed figures show that the demands on hospitals are certainly greater.

"People are more health conscious today than ever before," says George Bugbee, executive director of the American Hospital Association. "In 1940 some 10,000,000 persons were hospital patients in this country. In 1950, some 17,000,000 occupied hospital beds. One person in every eight will be a hospital patient in the course of the coming year and each of us will spend one day in a hospital for every year we live."

Paradoxically the larger volume of business that hospitals do, the more money they can lose. A large number of hospital patients do not pay for the care they receive. Hospital authorities say that this one factor piles up deficits that keep hospitals constantly fighting red ink.

Inflation has brought more needy and more unpaying patients. And hospital costs have climbed so high that more and more patients are forced into cheaper accommodations. The ratio of patients today is 15 per cent private, 37 per cent semiprivate and 48 per cent ward. Yet the only patient from whom the hospital receives full cost is the patient in the private room. New York Hospital, one of the largest in the East, states that 84.8 per cent of the total of 75,949 patients treated during 1951, did not





Anesthetist



Switchboard operator



Resident physician



Dietitian



Kitchen helper

pay full costs for their care. Some couldn't. Some merely didn't.

Welfare agencies, including city and county departments, which attempt to assume all or part of the responsibility for indigent patients, pay such inadequate sums that the hospitals month after month pile up deficits. The welfare department of New York declares itself unable to pay more than \$11 for hospitalization of patients who are declared legally indigent. But the actual per diem cost of a ward patient in a New York hospital is \$17.58.

At that, New York is more generous than many other municipalities. Baltimore pays only \$10 toward the care of indigent patients. Philadelphia, a maximum of \$6.50. Chicago hospitals compute the daily cost of patients at \$22 and receive \$11.67.

Under this type of program New York's 86 voluntary hospitals wrote off a loss of \$7,000,000 last year. Baltimore hospitals lost \$2,500,000.

"Private patients have the fewest charges," says John Hayes, former superintendent of Lenox Hill Hospital in New York. "Doctors are careful to see that no unnecessary charges are added to the bill of a private patient, think twice before ordering expensive drugs and extra tests. A ward patient on the other hand is likely to get the most expensive kind of care. Doctors, knowing the patient won't get the bill, prescribe with a free conscience the newest and most expensive treatment and medicines, the latest diagnostic tests. A ward patient may receive oxygen, a series of transfusions, cortisone—but the city pays the hospital \$11 a day."

Johns Hopkins Hospital of Baltimore, which last year ran a deficit of \$554,430.62, states that, had the actual cost for all patients been paid, the hospital could have operated in the black in spite of its other free care, its large research and teaching programs.

If this financial situation prevailed in only a few hospitals it would be alarming enough, but everywhere the story is the same. Voluntary hospitals in Boston, Philadelphia, Richmond, Detroit, Cleveland, Chicago, Baltimore, New York—all are struggling for survival.

The great number of patients who do not pay full hospital costs have brought about dangerous overcrowding in many voluntary hospitals. Typical of many communities is the situation that exists in Huntington, W. Va., which has several private hospitals, but only one community hospital—St. Mary's. Though the town's population is 90,000 St. Mary's services about 250,000, as it draws patients from the tri-state region.

(Continued on page 65)



Nurse



Student nurse



Office worker





**L**OOKING back on my boyhood in North Carolina, a period of life popularly supposed to be as full of sweetness and gumption as the sap rising in a June apple tree, I realize that, like all other males of my acquaintance, I was actually miserable and put-upon by powerful enemies.

Man and boy, we were prisoners in a war that had harsh rules. We were required to hop, fetch, tote, and salaam. We had to bow, scrape and abase ourselves before the conqueror. We had to give up anything, including life itself if demanded, that our owners wanted, and do it cheerfully. We were bound in feudal serfdom to the whim of even the most miserable, aged, or irascible, the meanest, ugliest, or most unappetizing of our captors. Failure to comply meant social ostracism and the equivalent of Siberia. As a token of our submission, we addressed any enemy more than 11 years old as "Ma'am."

Men were no better off than boys except that some of them sought frequent solace from tyranny in bootlegged whisky. (Prohibition was womankind's boldest attempt to hold the male in fief, her only brilliant legislative achievement.) Under this system of gynarchy, or lady-rule, the most ailing, ancient gentleman had to stand patiently, enduring hell, if some talkative woman forgot to bid him sit in her presence. This in spite of the fact that women, being bandy-legged and strong in the rump like buffaloes, can stand for hours while lean-limbed, long-backed males are likely to collapse in a matter of minutes.

It was also a law that any male, even an invalid, had to give a woman his coat if there was a chill in the air, no matter that he was a stringy gent and likely to catch his death and she a buxom doe,

plump in chest and thigh and impervious to any cold short of a polar blast.

The male paid the female's way in all things, saluted her ostentatiously, and as a matter of routine manners offered to perish in the attempt to do violence on any other male who even hinted that she was no better than she ought to be.

I spent my boyhood under this painful regime of woman-worship and I am glad it's gone with the wind. It was pretty silly. But gentlemen, hold on a minute. Is it gone? And were the bemused Southerners plainly boobs or were they merely burlesquing their plight by pinning a little lace on the facts of life?

I lament to report that, on a national scale, we are still the sucker sex. We are still abusing our muscles, straining our hearts, and playing Sir Walter Raleigh on a puppet string, under the whip and goad of scheme, plot, and connivance by a ruthless enemy who takes advantage of physical superiority.

The raw and bleeding statistics are in. Women live longer, feel better, catch fewer diseases, stay saner, survive accidents more effectively, are better adjusted emotionally, commit suicide less often, and have more fun than men.

These are not my notions. They are scientific findings arrived at with careful research by great universities and insurance company statisticians.

Prof. Samuel J. Holmes, the distinguished biologist of the University of California at Berkeley, has discovered after exhaustive tests involving premature babies born at the seventh month that 200 males are conceived to every 100 females; but, whereas 100 females get born, only 106 males achieve birth. So the death cards are stacked against the male ani-



# Sucker sex



By CAMERON SHIPP

They hop, fetch, tote, salaam, bow and scrape



for a conniving, often physically superior

being who will never let them



rest

mal even before he squeaks into the world. They remain stacked, and in every department.

Plainly, after gulping some of these amazing facts to get in the mood—like warriors scourging themselves before battle—we should start a revolution. I have some tactics in mind. First, let's look more closely at the fix we are in.

Louis I. Dublin, vice president and statistician for the Metropolitan Life Insurance Co., provides a number of inspiring details.

In the United States there are 16,000 suicides a year. Who dies, lovelorn women? No. The weaker sex perishes by its own hand, giving up in the unequal struggle. Men commit suicide three to one over women.

The average life span is now going up rapidly, a matter of vast national pride. But whose life span is going up? Yours? No, sir. You may reasonably expect to live to be 63, but your wife will make 68 and get your money. The odds are that a man of 35 can bet on hitting 70. But a woman of 35 can bet on 72 and a half years. In 1948 the mortality for white males aged 30 was one-fourth that of 1900. But for women, the ratio was one sixth. Women not only live longer now, but they are *increasing* the ratio of their longevity.

It works in infancy, too. The mortality rate for male babies is 25 per cent above the mortality rate for their sisters.

At every age, Dr. Dublin finds, men are more likely to go crazy. They are also more likely to catch pneumonia and die of it, to get cancer and die of it—indeed, more likely to die of anything with the single exception of whooping cough.

United States mortality statistics show, too, that given the same kind of accident, more women will

survive than men. They are tougher, that's all.

Dr. Neil Dayton, formerly director of statistics for the Massachusetts Department of Mental Health, recently checked up on 90,000 cases of insanity. He found six crazy men to five crazy women.

It also turns out, disconcertingly, that marriage saves men's sanity, not women's. A married woman shows no better adjustment to life than a single woman, despite the romantic nonsense we have been telling the ladies all these years.

The University of Illinois took a long, level look at romance and totted up the findings on a machine. The Illini discovered that women are much better able to adjust to profound changes in their emotional lives than men. Illinois insists that women's personalities are on the whole more soundly integrated. Clincher: three times as many men kill themselves for unrequited love as women.

And after analyzing thousands of triangle killings, Illinois discovered that men are much more prone to kill their rivals for love.

Dr. Holmes of California comes up with a piece of information I am abashed to report, but I cannot personally refute it. Dr. Holmes says that women can achieve the sex climax up to 100 times as often as a man. He says that the human male is much closer to the apes in the development of both his head and his sex organs than women.

Matter of fact, Dr. Holmes rubs it in on the male even more shockingly. It takes two sex chromosomes, one from each parent, to inspire conception of a girl. But males are such simple animals that only one sex chromosome will produce a boy.

About 62,500,000 human beings are born into the world every year, or about two per second. More women survive than

(Continued on page 86)





# Executives are made

**M**ANAGEMENT is America's greatest resource, the one on which our survival may depend. But up until recently no one did anything to make sure of tomorrow's management.

Fifteen years ago, for instance, there was only one company, to my knowledge—Sears, Roebuck—that systematically tried to find, develop and train tomorrow's management people. Otherwise business seemed to believe that "Executives are born, not made." That attitude is changing rapidly.

Now there is a sudden boom in "Executive Development." Businessmen have known for a long time that the prosperity, if not the survival, of their business depends on the competence and ability of the men who will manage it tomorrow.

"A full half of the invitations our executives receive these days from business groups, trade associations or schools, ask for a speech on our Executive Development Program," the president of a large corporation told me the other day.

"Only five years ago when we started the program, we couldn't find anybody willing to listen to us talk about it; now people, it seems, want to hear nothing else. I wonder whether this interest is going to be just another management fad—or whether business has really learned that it is as important for a company to provide for tomorrow's management as it is to provide for tomorrow's product or plant—and that it takes just as much work?"

Countless businesses today are at work on executive development programs of their own, all designed to assure a steady supply of well trained men for tomorrow's management jobs. This list includes giants such as Standard Oil of New Jersey, with its more than 200,000 workers and world-wide operations—and also a New York insurance broker with 27 employees. The broker thinks that it may be more important for his business to make sure of tomorrow's executives than it is for Standard Oil.

"They have thousands of executives—there ought



to be plenty of able men there according to the law of averages. But this is a two-man outfit; and both partners have to be good if the business is to survive."

Executive development programs are in operation in manufacturing companies, department stores, railroads, banks, insurance firms and publishing houses. They are considered so important in most of these companies that the top man himself, the president or the chairman of the board, often runs them. The work is increasingly supplemented by outside courses for executives offered by universities and trade and management associations, ranging in length from three-day seminars to the 13-weeks course offered by the Harvard Business School or the two-years twice-a-week program of the University of Chicago.

There are good reasons for this sudden outburst. For one, top management people are older today than they have ever been. A recent study of large corporations showed the average age of their president and vice presidents to be about 60; and small company executives tend to be even older.

This is largely a result of the 1929 crash which made many companies replace their entire management with young, able, aggressive men—and the young men of 1930 are 20 years older today. At the same time the depression and World War II have caused a real shortage of younger executives—the depression by keeping them down in the lower ranks, the war by taking them out of business and putting them into uniform. In a good many companies the executive development program is therefore the child of emergency.

In one large company, for instance, the program was started when it was found that of the 60 men who really run the business: president, vice presidents, plant managers, department managers, etc., all but 12 were more than 58 years of age—and the

men in line for succession for these 60 jobs were not much younger.

"We have five years," the president of that company said, "before the wholesale retirement of the present management generation. During these five years we have to bring up 30 to 40 of the younger men from down the line to where they can take over major responsibilities. And during these five years there is no more important job to be done in this company."

All the evidence indicates that executive development programs will remain important long after the immediate executive shortage caused by depression and World War II will have been overcome. One reason is that business decisions become more and more dependent on the quality of tomorrow's management—simply because they have to be made for a longer and longer time ahead into an unpredictable future.

"No one in 1927," said the president of one of the country's best known companies, "could have foreseen business conditions in 1937. No one in 1937 could have foreseen business conditions in 1947. Perhaps there were some few people who foresaw the depression in the mid-1920's; but then they certainly did not also foresee the tremendous technological changes which, quite unprecedentedly, occurred at the bottom of the depression. And, while many people in the late 1930's foresaw World War II no one, to my knowledge, foresaw also the post-war boom. Is it likely that anybody today is able to foresee with any degree of accuracy what is going to happen in the next ten years? Yet practically every one of our decisions on capital investment, on distribution methods and sales organization, on product development and processes is a decision for five to ten years ahead—into an unknown and unknowable future.

"On research we often gamble 15 years ahead. In

# ... not born

By PETER F. DRUCKER

*More and more firms are setting  
up programs to develop  
trained personnel to take over  
when the current leaders step down*







*Specialists should help, not run the business*

other words, whether a management decision will turn out to have been the right one or a ruinous one, depends, perhaps more than on anything else, on the quality of tomorrow's management who will have to live with it and who will have to adapt it to the circumstances of the future. No management decision today, he concluded, can be considered a sound decision unless there is adequate provision for competent, well trained and well tested executives five, ten or 15 years hence."

At the same time the management job is becoming increasingly complex and difficult, requiring executives of higher caliber and training.

We discussed this problem at a meeting of a small group of management people I chaired a few months ago.

"Of the six men who report to me," said the president of one of the smaller mail order houses, "three, that is exactly half, deal with matters I had never even heard of when I first became an executive 20 years ago: the labor relations man, the public relations man, the economist. Yet I am supposed to supervise and direct these three men. And my own day is increasingly taken up with yet another new job—relations with the government."

The head of a small machine-tool company in New England chimed in: "We are three brothers in partnership together. It used to be that we divided the three main functions: engineering, production and sales, among us three. Now each of us spends a large part of his time on these new 'relations': labor relations, employe relations, public relations, customer relations, government relations. There'd be enough 'relations' work to keep one of us busy full-time. But we feel that they are so important that each of us has to understand them—and so we have

each added part of the 'relations' job to our work load."

In addition in a dynamic economy with an extraordinarily rapid rate of change an understanding of research and development has become essential for people in the rank of management, even for the nontechnician.

An economy which has to be geared for war as well as for peacetime production requires tremendous executive flexibility, training in the understanding and analysis of economic data, of political trends and of social developments. The analytical and theoretical knowledge which, in an earlier generation, was possessed only by a few "scholars" in management is a "must" today for practically every businessman.

What makes these new responsibilities so much of a problem is not just that they increase the businessman's work load. Every senior executive—particularly in the smaller business—has to have a fair grasp of all of them, enough at least to know what the specialists are talking about. Yet, this knowledge and understanding are not normally acquired in the work through which the executive tends to come up as production man, salesman, accountant or engineer.

In the management meeting I mentioned, for instance, I asked the executives how much of the knowledge they needed in their present top jobs they had learned during their career up the executive ladder, and how much they had to get after they had reached the upper level. There were production men and financial men, engineers and salesmen in the group, men from both large and small companies. Without exception all answered that their careers had not really prepared them for a large



part of their work—and especially not for their responsibilities for “relations.”

This points up yet another one of the driving forces behind today's executive-development boom. In today's economy most management men come up as specialists. But also in today's economy they can't afford to remain specialists once they are actually responsible for the running of a business. How are we to reconcile these two needs—the need for increasing specialization during a man's most formative years, and the need for “generalists” with a view of the business as a whole at or near the top?

**A** FEW years ago one of the large electrical manufacturing companies had to fill an important job: general manager of one of its big divisions. The outstanding man in the division was the chief engineer, a man of quite unusual abilities and achievements. Yet the company hesitated before promoting him. For the man's entire experience had been in engineering of a highly specialized kind. Engineering was important, but the division also faced a real sales problem.

It employed some 4,000 men organized in a militant union. It was in the midst of a long-range expansion program with new plants going up in several places at once. Of all these matters the chief engineer knew practically nothing.

“Sure,” the company's president said, “we can give him specialists for every one of these jobs. But who is then going to run the division—he or the specialists? And even then who is going to keep all these functions in balance and look after the business as a whole?” It was because of this experience that the company went into executive development work in which it has since become one of the leaders. And the major aim of its program is still to make “generalists” out of specialists—or at least, as one executive put it in a speech, to see to it that specialization does not *unfit* a man for the general view, the vision of the whole that distinguishes a businessman from a mere technician.

Nor is this just a big-company problem any longer. For the one fact that stands out in the development of the small or medium-sized company during the past 20 years or so, is precisely the extent to which it, too, has come to use specialists. One company—a building-material firm in Milwaukee, Wis.—employing 300 people, is a good example.

Before World War II the company was run by two men, one of whom looked after the plant while the other kept an eye on the salesmen; the only “management people” below these two were three or four foremen and an ancient bookkeeper. Today the company employs a chemist, a chief engineer with two or three designers under him, an industrial engineer and a comptroller—in addition to plant manager and sales manager. To this managerial specialization the company attributes its sizable success in the past 12 years. But how will the new management men with their specialized training and interests ever learn enough about the business as a whole to take over when their time comes?

And how, finally, can we overcome the problem posed by the growing length of the promotion ladder—except through systematic work at the development of executives. Particularly in large businesses the promotion ladder has become so long as to raise doubts whether men will be ready for responsible management positions until they are well past middle-age—and the only alternative seems to be the putting into top spots of young men

without really adequate training in management.

In some of the largest companies there are 12 or 14 steps between the first management position as a supervisor or technician and the positions in top management. Assuming that a man is 30 when he first gets into the ranks of management—a conservative assumption—and that he spends five years on each level (again conservative) a man would not be ready for the presidency until he reaches 85 or 90 which is obviously an absurdity.

The number of companies in which the management structure is so complicated is fortunately quite small; and most students of management believe that in every one the ladder could be shortened without damage to managerial efficiency. But it is still true—and not in large companies alone—that the complexity of modern business has resulted in a much longer promotion ladder than anything our fathers or grandfathers knew.

There will of course always be “infant prodigies” who will manage to race through even the longest promotion ladder. But business cannot depend on a supply of geniuses.

It must be able to operate with normal people who need all the training and experience in the various levels of management they can get. And that means that we must have tools that enable management to spot able young men while they are still fairly far down the line; to give them concentrated training in management and business; and to test them in positions of independence, responsibility and command fairly early in their career. But to do these things is exactly the purpose of any executive development program.

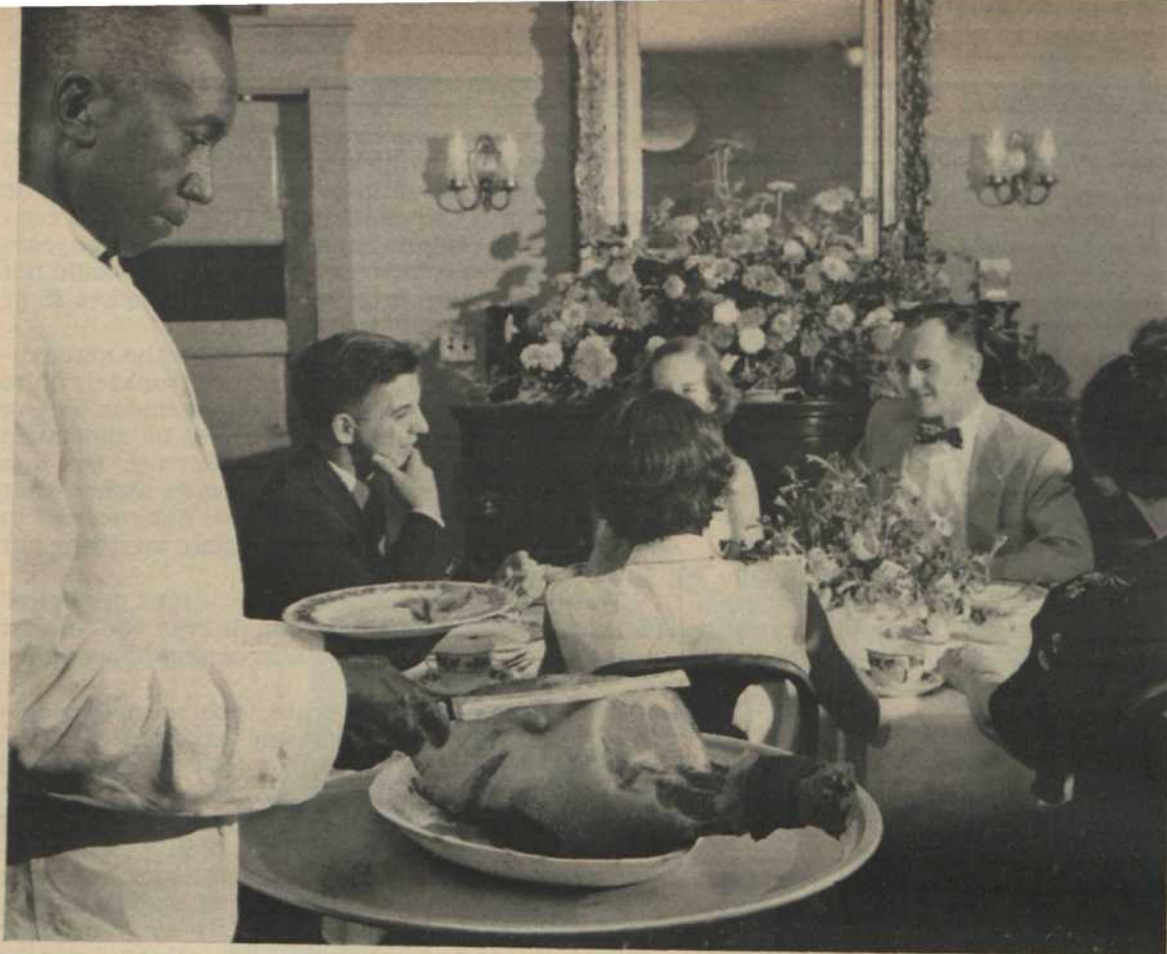
**O**F COURSE, it takes more than such a program to solve these problems and to make sure of tomorrow's management. It's no more a panacea for all business ills than penicillin is for all bodily ills. Above all the plan is no substitute for the proper organization of the business; and systematic work on the organization is almost always necessary wherever a company has difficulties getting executives in sufficient quantity or of the right quality. In fact, concern for tomorrow's management underlies the most significant development in business today: the rapid spread of “decentralized organization.”

But even the best organization structure will not, by itself, produce tomorrow's executives sufficiently well trained, sufficiently well tested and in sufficient number. The job also requires direct attention to executive development as such. The executive's work has become too complex—and too important—to leave the supply of management men to nature.

But whatever the business, whether large or small, it needs to make sure that it has the answer to these twin questions: where is tomorrow's management going to come from; and, are we making the most of the executive talent within the company.

This country always has believed in equal opportunities—perhaps nothing else sets it off as sharply from the other societies of the West as this belief. With business becoming the dominant activity in our society, opportunities for the young, ambitious and able American spell out the meaning of his belief in “equal opportunities” increasingly. Every executive development program aims at finding and using the maximum of the abilities within the company's employ. Whatever the defects of individual programs—and there are a few extravaganzas in the field—to make sure today of tomorrow's management is not only sound for business; it is bound to strengthen our society. **END**





*Sykes Inn, the community's only hotel, serves its specialty*

# The town of ham

By KATHARINE AND HENRY F. PRINGLE

**D**OWN in the little town of Smithfield, in the tide-water country of Virginia, may be seen the Methuselah of hams. The human Methuselah, the son of Enoch and the father of Lamech, is reputed to have lived 969 years, good enough for any old party.

The venerable Smithfield ham is 50 years old, which is doing pretty well for a ham. Its owners, P. D. Gwaltney, Jr., & Company, are proud of their ancient piece of preserved pork. They keep it in a glass case in the lobby of their main building. It is insured for \$5,000. Around its shank is a brass collar with a chain, so that it can be securely fastened when the ham is exhibited at state fairs and food shows. On such occasions a guard is also posted for further protection against theft.

The aged Gwaltney ham, cured by the 300-year-old formula which makes Smithfield hams like no others in the world, is supposed to be edible today. Certainly nobody can prove that it is not. Although somewhat wrinkled, the ham retains its rich, dark

patina. The Gwaltney people insist that a sheet of paper, placed beneath it overnight, will still show the stain of peanut oil which is a characteristic of Smithfield hams.

The town's population is only 1,200, with a probable total of 2,500 if the outskirts are included. The output of its sole product isn't very big, either. About 300,000 genuine Smithfield pieces are turned out annually, along with, nowadays, a considerable number of run-of-the-mill hams and pork products.

In the early days of the Virginia colony, ship captains from England were commissioned to take on a cargo of hams at the Port of Smithfield, then a bustling trade center on the Pagan River, which flows into the James and on down to Norfolk and the sea. The hams went to all countries of the world and they still do. They appear on the menus of the great hotels of London, Paris, and New York.

The four firms which cure hams in Smithfield today can produce testimonials galore. The celebrated restaurateur, George Rector, declared that





*Methuselah of hams: cured 1902*

Smithfield, Virginia, is proud of its chief industry. With a formula 300 years old some 300,000 pieces are produced annually



*From colonial days the town retains the pleasant air of historic charm and now is little bigger than 50 years ago*

Smithfield ham was the best in the world. Sarah Bernhardt was so delighted with it, according to Rector, that she had several sides shipped back to Paris. Mrs. Woodrow Wilson presented Marshal Joffre with one as a memento of his visit to the United States during World War I.

"Kings, princes and potentates are the patrons of Smithfield ham," is the boast of the packers. The claim doubtless is justified. It is persistently rumored in Smithfield that two hams a month are shipped to Buckingham Palace, but nobody will say for a fact which company enjoys this royal patronage.

The people of the tiny town are deeply interested in their history. They may be forgiven if they sometimes elaborate on it. One story they love is their own version of the legend of Pocahontas and Capt. John Smith. Pocahontas, it will be remembered, was the beautiful daughter of Powhatan, the all-powerful chief whom the first English settlers found in control of the local Indian tribes. Captain Smith,



*A window commemorates Pocahontas. The church is just 20 years younger than the famed Jamestown structure*



PHOTOS BY GEORGE LOHR

of course, was head of that pioneer colony on Jamestown Island, across the James River from where Smithfield is now. He was also a relative of Smithfield's founder. Chief Powhatan, though on the whole friendly with the settlers, seems to have been annoyed with Captain Smith. He was about to bash the Englishman's head in with a tomahawk when the lovely princess flung herself between them.

"Father! Father!" Pocahontas is supposed to have cried out. "Spare this man."

"Why, daughter?" the chief asked.

"Because, dear father, he is the only man who knows how to cure a ham."

You can believe that or not, as you like. In any case, it seems to be true that the original colonists brought hogs with them—perhaps the Hampshire breed which is preferred for Smithfield hams today—and that they quickly developed a method of curing the meat so that it would keep through the hot American summers. Within a few decades the little port which grew up on the south shore of the James



# The town of ham

Continued

was making a specialty of hams, and early residents built their houses with deep cool cellars where the cuts were hung for aging. Apparently it was not until after the Revolution that the first commercial-sized business was started.

Hardly bigger than at the turn of the century, Smithfield is today a pleasant blend of history and practicality. Its few streets are lined with prosperous-looking homes of simple eighteenth century design or Victorian ornateness. It boasts but one hotel, the Sykes Inn, the main building of which has been a hostelry for 200 years and which specializes in Smithfield hams, perfectly cooked.

Financially, the town is at least as important as the trading center for Isle of Wight County as it is for its production of pork products. During the curing season—from mid-November to March—the air is pervaded with the pungent odor of hams being smoked over oak, hickory and apple logs. A characteristic sight is that of trucks loaded with squealing porkers rumbling along Church or Main Street, en route from other parts of Virginia, North and South Carolina and as far south as Georgia.

For the succulent pigs which grow up to become Smithfield hams are not raised solely in the locality. Before railroads were built, thousands of hogs used to be driven on foot even from Kentucky and Tennessee.

Today the green hams which are processed by V. W. Joyner and Company, now a Swift subsidiary, come from Moultrie, Ga., for instance.

For generations packers and farmers in several of the Southern states have cured hams by essentially the same method as that used in Smithfield. Virginians, Kentuckians, Tennesseans and Missourians argue jealously over whose ham is the most delectable. But there is no doubt in the minds of Smithfield residents that their ham has special attributes. They have even had a strict legal definition of what constitutes a Smithfield ham inserted into the statutes of the sovereign Commonwealth of Virginia, as follows:

*Genuine Smithfield hams, sides, shoulders and jowls . . . are cut from the carcasses of peanut-fed hogs which are raised in the peanut belt of the State of Virginia or the State of North Carolina, and which are cured, treated, smoked and processed in the Town of Smithfield.*

The law had a dual purpose. One was the laudable aim of keeping imitations from being labeled "genuine Smithfield." The second was to preserve a tight little monopoly. The law is observed in the breach, both as to sources of hogs and, to a limited extent, as to place of curing. The peanut belt has since been extended to South Carolina and Georgia. And Smithfield winks at the fact that one duly recognized packer has his plant outside the town's corporate boundaries, though there was a time when he had to go to a great deal of trouble to locate it geographically within the law.

The method of processing this aristocrat of hams is much the same today as it was in the age of pretty

Pocahontas. The machine era has made little difference. It is still a hand operation. The green hams are first covered with salt and stacked, under refrigeration, for a month or more. Then they are scrubbed and rinsed, one by one, in steaming tubs of water before being hung in the smoke houses.

The hickory and apple logs give their flavor to the hams; oak wood contributes the dark mahogany color. After two to four weeks of smoking, depending on the weather—which should be dry to allow the smoke to permeate the meat—the hams are rubbed with black pepper and suspended in well ventilated frame lofts to age through the spring and summer.

A shed with thousands of hams hanging from the rafters is a noble sight to the eye and fragrant to the nose. The law specifies that they may not be sold until they have hung for five months. The Smithfield packers prefer to age theirs for eight months to a year.

LIKE other southern, country-type hams, the Smithfield variety is a flat, elongated cut with a skin almost black from oak smoke and pepper. When cooked, its meat is lean, dark red and firm. The fat is oily and yellow, compared with ordinary hams, and the distinctive rich and smoky flavor might even seem salty to the uncultivated palate. Smithfield people admit graciously that Virginia hams cured by a similar process outside their sacred limits may also be good. But they claim that their insistence on peanut feeding makes their own product inimitable, as does some special magic in the Smithfield atmosphere that they don't try to explain, except to suggest that it might be the salt air blowing in from the Chesapeake and the sea.

Certainly they have managed to attach magic to the name. Other producers of dry-cured hams have paid Smithfield the compliment of slipping it somehow into their labels or advertisements. A typical offering reads like this one:

Curer of Olde Virginia Hams, Smoked and Cured in the Olde Indian Way. Smithfield Style.

Filling stations in the area sell "Smithfield type" hams for about half the cost of the real thing; often they are not half as good, either.

A number of notions, not all of them well founded, have developed about the pigs which ultimately became Smithfield hams. It seems likely that the early colonists' pigs interbred with the razorback hogs. The result was a small, lean animal which became the traditional basis of Smithfield hams.

In any case, until the age of fences the farmers allowed their pigs to roam at will during the summer months, much like cattle in the old West, living on acorns and hickory nuts. Their owners did not see them until they came home in the fall for food. At that point they were turned into the fields to root for the peanuts left in the ground after the harvest—for peanuts were being grown in the southern colonies by around 1700.

The razorback has vanished, and the embryo Smithfield ham is not so very different from other pigs. Usually it is somewhat smaller and slimmer than the Iowa corn-fed hog. John Barlow, an Isle of Wight County farmer who sells all his stock to the Gwaltney company, told us that any good healthy pig was acceptable—if it was peanut-fed.

Pigs, any raiser will tell you, are the most intelligent of animals. Mr. Barlow explained that his hogs never ate more than was good for them, although the bins were always left open. He also feeds his





pigs prepared pellets containing all the necessary vitamins. In addition, they eat soybeans, alfalfa and corn for fattening. But the essential step in the Smithfield ham diet is still to send the hogs in to glean after the peanut harvest.

"As a matter of fact," another hog raiser told us, "a hog practically raises itself."

Smithfield was incorporated as a town in 1752. At that time its prosperity depended at least as much on shipping as on the reputation of its hams. Though the busy trade from its port gradually dwindled in the nineteenth century, a daily passenger steamer and a freighter shuttled between Smithfield and Norfolk until the late 1930's.

It was the owners of the steamship lines who blocked efforts to bring the railroad to Smithfield. They saw no sense in having competition from the steel highways. The ship men's obstinacy might have been disastrous. In the 1880's, Smithfield began to be an important peanut-processing center, thanks to the energy of the senior P. D. Gwaltney, who also was responsible for reviving the ham industry after the War between the States. But it was soon far outdistanced by Suffolk, about 20 miles away, because the latter town had welcomed the railroads.

Smithfield has no rail connection to this day, and partly for this reason the town has remained small. The fact is, its citizens like it that way. Smithfield is a snug little community. Everybody knows everybody else's business. If their forebears didn't come with the first wave of hardy pioneers who landed in this wilderness three centuries ago, they moved in not long after.

"You have to have lived here for at least four generations to be accepted," one elderly lady admitted.

FOR a modern American town, Smithfield people are astonishingly homogenous. Except for the sizable Negro population, they are almost entirely English as to background. A few Welsh names can be found, like the Gwaltneys.

"If you come from more than 20 miles away you are a 'foreigner,'" one relative newcomer said to us with wry amusement.

The ranking families today are those of the two largest ham producers, the Gwaltneys and the Luters. The Gwaltneys have been in the town for around 150 years and have been industrial leaders for close to a century. The Luters are more recent arrivals and used to work for the Gwaltneys before building up their own Smithfield Packing Company, which is the youngest and by now the biggest of the Smithfield firms.

The real money began to come in to Smithfield during the 1870's and 1880's. That was when the packers built the huge houses on Church Street with their turrets and gingerbread decorations. These outsized homes are still lived in and are in excellent shape.

Smithfield is the essence of decorum. Virginia has the dispensary system (Continued on page 94)

*Hickory and apple logs give their own fine flavor*



*In frame lofts aging continues for many months*

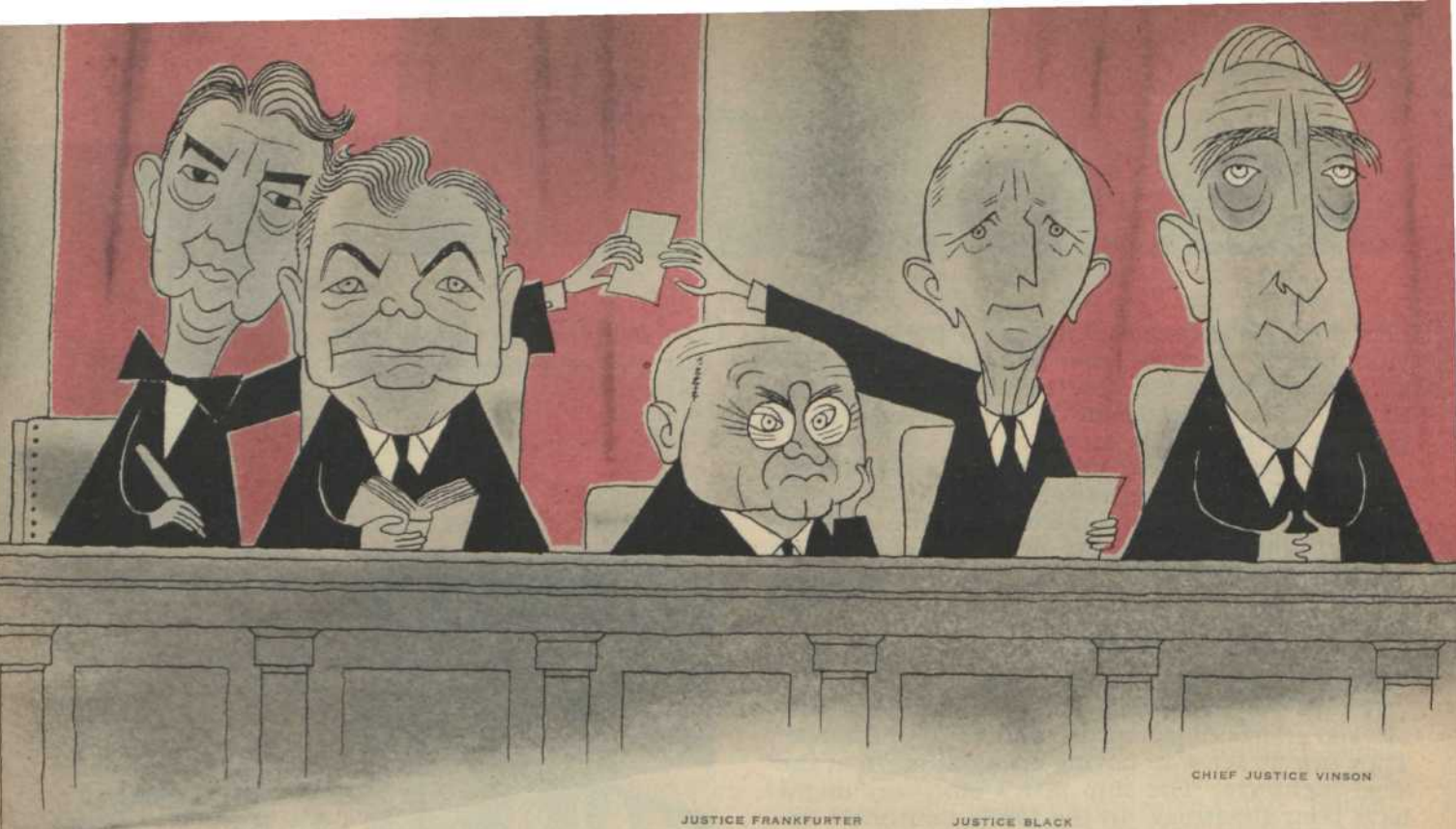
*Ice pick's smell tells if the meat is completely cured*



*Mayor Howard Gwaltney, right, heads oldest firm*







# SUPREMEEST COURT

*The nine Justices check  
the power of Congress and  
Presidents—that's the way  
the people want it to be*

**By WILLIAM J. SLOCUM**

**T**HE literature on the United States Supreme Court is exhaustive and exhausting. It runs rather heavily to mind reading, inasmuch as most authors tend to explain the mental processes behind the vote of each Justice in each major decision since 1790. This *ex post facto* crystal-balling must lead to much disagreement. But on one subject all are as one: in the words of the late eminent educator Ernest Sutherland Bates, the United States Supreme Court is "the supremest court in the world."

No other land on the globe has anything like it. There is reason to doubt that the Founding Fathers, from whom the court draws all its strength, intended for this land to have anything like it. Certainly the Constitution specifically grants the court none of the broad powers it exercises. But wise John Marshall, Chief Justice from 1801 to 1835, by the scope and logic of his opinions in several run-of-the-mill cases, made of it an organization which has the "Yea" or "Nay" over both Congress and the President. And the people have made it clear that this is how they want it to be.

Congress does have the power to check the court. It could impeach it en masse, but it tried to impeach one Justice in 1805 and failed. It hasn't tried since. Congress can put the court out of business by refusing to vote it into annual session. This was tried in 1802. It hasn't been tried since. The people are the only ones who force the court to change its mind. They do it by the arduous job of adding an amendment to the Constitution. Or they do it by the much simpler method of expressing their wishes in elections. There has never been a Supreme Court





JUSTICE REED

JUSTICE DOUGLAS

JUSTICE BURTON

JUSTICE MINTON

## IN THE WORLD

CARICATURES BY CHARLES DUNN

that long restricted itself to precedent, or anything else, after vox populi has sounded clearly.

Ever since Marshall turned a law court into a legislative body the Justices have rarely questioned their omnipotence, and then only in minority opinions. Chief Justice Charles Evans Hughes matched arrogance with accuracy when he said: "The Constitution is what the Judges say it is." Justice Harlan Stone opined that "The only check upon its power is its own self-restraint." Jefferson, Jackson, F.D.R., and Truman, to name a few, have expressed dissenting views but none got very far. It wasn't that the voters loved their Presidents the less; they simply loved their court the more.

F.D.R. was not the first President to feel the wrath of the people when he looked longingly at the Constitution and found no check on his power to "pack" the Supreme Court. The Justices went subtly to the people and kept the court personnel down. Some President is going to "pack" the Supreme Court because nine judges aren't enough to handle the job. But he'll do it at the court's convenience.

Today's busy court handles only one tenth of the business it is asked to handle. One of the funniest clichés in our country is the familiar wail, "I'll fight this case to the Supreme Court." But nothing gets before the Supreme Court that at least four Judges don't want there. Generally this keeps them from being snowed under with capricious cases.

What business the court does handle is done with dignity and secrecy. Some of this secrecy is essential, some is unintentional. The Supreme Court building is one of the most beautiful in the world,

rich in design and filled with handsome marble and lush carpet. But the hearing chamber, the heart of the operation, is a masterpiece of inadequacy. It was built at a cost of \$19,000,000.

Many a poor wretch has sat 20 feet from the bench and listened to the Judges and lawyers debate his fate and his fortune without hearing a complete sentence. The acoustics, in the words of Justice Felix Frankfurter, "should be declared unconstitutional." The 40-foot ceilings make anything but oratorical shouting (of which the court has its full share from both sides of the bench) unheard. Two public address systems have been tried out and discarded. Economy has balked further experiment.

Actually the Justices don't want such systems. It is almost impossible to be dignified when the fruits of your dignified wisdom echo shrilly from a loud-speaker. Everything possible is done to add dignity to the proceedings. The Judges, themselves, sometimes upset it by giggling and whispering from the bench like schoolgirls. But their entrances are arranged with a touch of the dramatic.

Court convenes promptly at noon. At 11:55 a.m. a buzzer sounds throughout the building and the Justices, in their ornate chambers, don their black robes. These robes, most often presents from friends, cost \$150 or more. At 11:57 three pages, sleek and shiny, emerge from the pillars and scarlet drapes behind the bench and pull back the nine chairs. The Judges buy their own chairs and all nine resemble the long-backed mohair torture items popular circa 1890. Four Judges have chaste black pillows sewed to their chairs, for reasons that are



frequently entirely too obvious.

Promptly at noon the nine sweep into position. Sweep is the only word because they emerge from between three sets of pillars, past the drapes which the pages hold back. Everybody, of course, rises and remains standing as a clerk drones the traditional "Oyez, Oyez, Oyez. All persons having business before the Honorable, the Supreme Court are admonished to draw near and give their attention, for the Court is now sitting. God save the United States and this Honorable Court."

The court then gets right to business. Two weeks out of the month the court hears argument. Three Mondays are opinion Mondays. On all the days it appears publicly it sits from 12 to 4:30 p.m. with a half hour off for lunch.

Lunch call sounds promptly at 2 p.m. when a bailiff brings his gavel down. Nothing interferes. A lawyer whose forensics have impeded his judgment of time may be in the middle of a sentence. The Judges file out. The lawyer is left to nurse his arguments.

This half hour isn't the hardship it seems. The honorable Justices don't have to scamper across the street for a ham on rye and coffee. A private dining room is available. Some bring their lunch. Each Justice's chambers are equipped with icebox and stove.

**MUCH** of the Justices' work is done in chambers. Each is allowed two law clerks and a secretary. Justice William O. Douglas has two secretaries and one clerk but the remainder adhere to the traditional line-up. The clerks are invariably honor students fresh from the Justice's own law school. How much work the Justices do today is a matter of argument. Some say their load is backbreaking; others say they duck cases and have something of a soft touch for the \$25,000 a year for life. The Chief Justice gets \$25,500.

The court adjourns the first

Monday in June and reappears the first Monday in October. However, at least one Judge is on hand throughout the summer for emergency hearings of appeals, usually covering death and prison sentences. Justice Robert Jackson was the man on duty, for instance, when Frank Costello appealed the continuation of his bond July 15. The Justice ruled that Costello must go to prison. Costello's right to appeal his contempt conviction before the court is unimpaired but he must do time until the court meets in October. Extraordinary circumstances will bring the court together even in vacation time. The conviction of the Nazi saboteurs, for instance. The court can recess without clearing its calendar, but litigation having national significance is seldom postponed.

**THE** Justices employ another old-fashioned working custom—the six-day week. They confer together Saturdays. Actually, they do not spend as much time together as might be expected, working as they do chair by chair in the courtroom and office by office in chambers. Until 1845 they all lived in the same Washington boardinghouse and conversed endlessly and imbibed freely. The best Madeira of the day was called "Supreme Court" in honor of the accepted best judges of good Madeira.

The big, happy family atmosphere does not necessarily exist today. Justice Hughes spoke only once to Justice Douglas in the almost two years they served as colleagues. It seems a movie company wanted to set up cameras in the courtroom and incorporate the pictures into a Hollywood epic. Chief Justice Hughes submitted the idea and Douglas, as the newest member, was required to speak first. The young Judge saw no objections. It might be a nice idea if the people found out how the court worked. Hughes accepted this opinion as proof positive that Douglas was unfit to uphold the dignity of the Supreme Court. The pictures never were made.

But any private distastes are kept private. When the Justices are on view they are the picture of brotherhood and even their most acidulous minority reports are phrased with endless bows to the wisdom of colleagues who are usually referred to as "our brothers." Such politeness is not necessarily doled out to the brothers at law on the other side of the bench.

The rules are strict and oral arguments are limited. An hour per

side is a generous allotment to a case which may involve millions of dollars. Sometimes the limit is a half hour. The recent steel case was a rare exception. For it, each side was given 90 minutes for argument.

Counsel stands at a lectern before the Chief Justice who is in the center of the nine men. When five minutes remain a white light glows on the lectern and when time is up it switches to red. Throughout his argument the lawyer is at the mercy of the Justices who may, and do, interrupt with questions. Many of these questions stem from honest doubt or a poorly prepared case. In any case, the time the queries consume is taken out of the lawyer's allotment.

This restricting of wind within the court chambers is not the straitjacket it sounds. The Justices have previously examined briefs on the case before them and it is not beyond possibility that the court could operate without oral argument. The need for time limit is obvious. In 1819, William Pinkney argued for three days on a banking case and he was but one of three lawyers. He even outtalked a colleague, Daniel Webster, a man not given to reticence.

**T**o date the Justices have set no time limit on their own decisions. In the early days, the Chief Justice read the decision and there was no minority report. Today, as a rule, when the case is of great public interest, the Justices like to be heard and printed. Truman lost the steel case 6-3, but seven of the nine Judges took two and a half hours to tell him why.

The big cases not only bring out the orator in the Justice they also bring out the Beau Brummell in the barristers appearing to debate the issues. It is no longer arbitrary for counsel to wear striped trousers and cutaway when practicing before the highest court. But they usually do when the issues are big and photographers lurk. Old-timers, like John W. Davis, who won the steel case, always appear dressed to the nines. So do members of the Government and Justice Department lawyers. Some clerks wear the striped pants and normal black jackets.

These dandies are in sharp contrast to the tourists who fill up the back half of the auditorium. In spring they come in shirtsleeves and gaudy sport shirts. But they ooze respect and are shocked by the free and easy passage of notes and behind-the-hand whispers on the

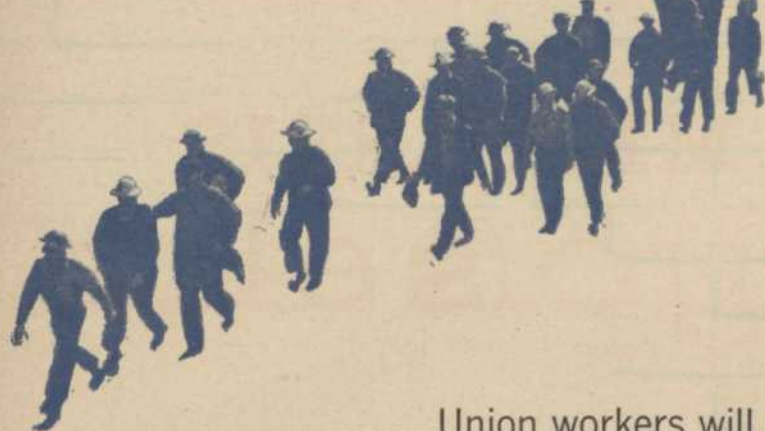
(Continued on page 84)





# the labor vote — myth or margin?

By HERBERT HARRIS



In one state, at least, the CIO has every member's political history and affiliations tabulated.

Union workers will provide transportation, baby sitters, incentive to see that those who favor candidates of labor's choice are gotten to the polls

**Y**OU HAVE undoubtedly heard the labor vote described as a myth, or as a margin for political victory, or even as a Machiavellian maneuver to build, over the long run, an American equivalent of the British Labor Party. It can't be all of these things.

Well, then, what is it?

The fact is that the term "labor vote" is confused semantics.

If you consider that vote as something which reflects a labor leader's ability to deliver the ballots of his constituency with all the éclat and certitude of a ward heeler offering up his precincts, then you are dealing in fantasy. Only a union chieftain with delusions of grandeur would claim that he can dictate the candidate choices of the rank and file—and even then in some saner recess of his being he would know that he was kidding himself and everybody else.

Actually, out of 30,000,000 wage earners, only 13,000,000 are organized. Whether they run lathes, tend looms, or use welding torches, organized and unorganized do the same kinds of work and fall into the category "labor." Yet, when they go to the polls, the query arises: Is the labor vote the total ballots they cast, or only that portion cast by union card holders?

Still further complicating this question are another 2,000,000 union members who are salaried employees. Drawn from the 16,000,000 people engaged in white-collar occupations, they include office personnel in business and government, nurses, musicians, newspapermen, insurance agents, retail clerks and many more. Is this one eighth of the white-collar vote also a part of the labor vote, or something else again?

Despite difficulties in precise definition, the colloquialism labor vote is realistic in a rough-hewn way when it means the political performance of the AFL, CIO, Railroad Brotherhood and similar alignments. They set the pace in political affairs, creating a climate of opinion, supplying funds, speakers,

door-bell ringers, literature. Whatever they do in their political as in their economic activity vitally effects the unorganized, notably those on the factory floor. In the past four national elections, for example, nonunion labor's support of the Democratic ticket has been only six to 16 per cent less than that of union labor.

The concept labor vote then necessarily centers around today's 15,000,000 union adherents. They are concentrated in states as pivotal in the electoral college as to U. S. industry. New York State has 2,100,000 union members; Pennsylvania, 1,450,000; California, 1,350,000; Illinois, 1,100,000; Ohio, 1,000,000; Michigan, 900,000; Massachusetts, 600,000. However, out of the massive potential of 15,000,000 union voters, only about half—in common with Americans generally—care enough to invoke their suffrage rights. It is, then, this core of some 7,500,000 unionists, a figure that their high command is strenuously trying to raise to at least 9,500,000 this year, that we are really talking about when we say the labor vote.

It would be a mistake, however, to look on this grouping as a solid bloc. To be sure, American workers will unswervingly follow the leader on economic issues of pay envelopes and pensions, often taking as gospel his recommendations in the wake of a collective bargaining negotiation, or a government board session. But when it comes to political concerns they tend to exemplify—often testily—the doctrine of self-determination.

The classic, if extreme, example of this phenomenon is what happened to John L. Lewis in the 1940 Presidential campaign. He was then the head both of the CIO and the United Mine Workers. After his break with President Roosevelt, Lewis urged his adherents to go down the line with Wendell Willkie. His appeal was expected to shift into the GOP column a vast number of votes previously believed to be "safe" for the Democrats. But, when the returns were in, surveys

(Continued on page 56)





# MR. HARRIS sells

**A**S HE came to the end of the hedge, Tom Harris took a fierce snip with the trimming shears, threw them under the lilac bush and strode up onto the back porch. Sitting down on the glider beside his wife, he said:

"Mary, let's sell the house and move into an apartment!"

Thoughtfully, almost as though she had been expecting something of the sort, Mary said, "You've been used to plenty of elbow room for a long time, dear. Do you think you'd like being cooped up in an apartment?"

Tom looked out over the garden. "For 16 years," he said in a manner that indicated he had weighed each word carefully, "I've mowed grass all summer, shoveled sidewalks all winter, and sprayed weeds, painted shutters, fixed screens and what not in between. Before the kids got married, it was fun. But now that young Tom and Mary Lou have left, we don't need all this room. And you're wearing yourself out keeping it clean."

"What would we do when the children or our friends came to visit?"

"We'll visit them, baby sit in their homes. And Aunt Eleanor might not visit so often if she had to sleep on a rollaway bed in the parlor."

Ignoring Tom's jibe at Aunt Eleanor, Mary said, "I'm willing, Tom, if you want to move. But we've been mighty happy here."

*"Would \$500 be enough to close the deal?" asked Dr. Brandon*

**By BEN PEARSE**

JOHN MC CLELLAND



# his house

"We'll be happier without all this responsibility, Mary. It will take only a few days to put the house in tiptop shape. I'll put an ad in the Sunday paper."

For the next several days, Tom Harris was a different person.

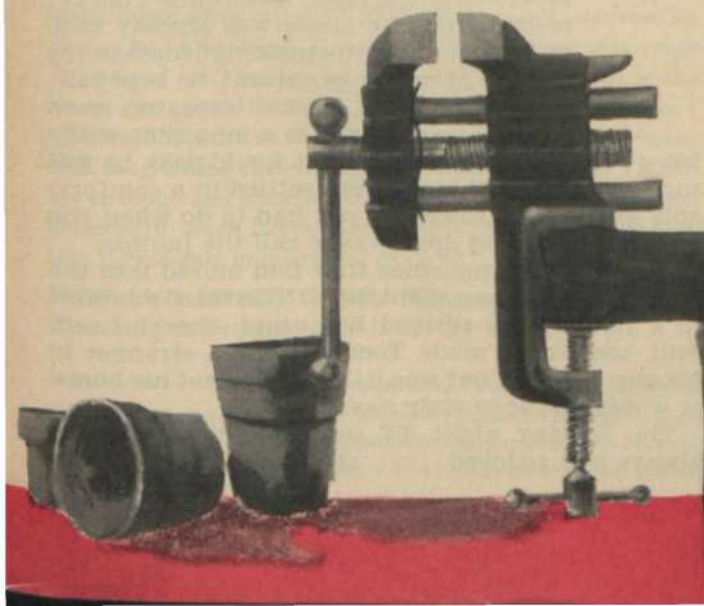
He whistled as he changed his clothes in the evening and went about the tasks that so recently had been chores, touching up the wood trim, thinning the ivy and repainting the garden furniture.

But Mary was troubled. She admitted, only to herself, that without Mary Lou the house sometimes was a burden. But its many happy associations had always overshadowed that. She and Tom had lived in it most of their married life.

The children had grown up there, investing it with a host of memories as real as the pictures on the walls. The echo of childish laughter, the memory of young Tom and Mary Lou playing before the blazing fireplace on winter nights could not be packed up with the pictures and moved somewhere else.

One morning toward the end of the week, as she was washing the dishes and listening abstractedly to a radio program, a thought flashed through her mind. Quickly finishing her work, she dressed and caught the bus to town. She said nothing about it to Tom.

Sunday morning, Tom was up early to check





the classified section. At the top of the column, "Houses for Sale—Suburban," he found his ad:

**FOREST GARDENS**—Brick home 3 bedrooms 2 baths; living room w. fireplace; large screened porch overlooking attractive brick-walled garden in rear; garage; modern laundry, etc. \$21,000. Call owner FO-2946.

They barely had finished breakfast when the telephone rang. Mary reached for the Sunday magazine section and casually turned the pages while Tom described to someone the extra large closets, the circular brick patio shaded by the mimosa tree, the "etc." that to Tom and Mary set their home apart from others in town.

"In an hour?" Tom was saying. "That'll be fine, Dr. Brandon."

At mention of the name, there was the faintest flick in Mary's eye that Tom did not notice as he hung up. "That was a Dr. Brandon," he said. "He may be just browsing but he sounds interested."

Dr. Malcolm G. Brandon arrived promptly, a middle-aged man with thinning gray hair and a brisk, friendly manner. He was wearing dark brown slacks and a tan, camel's hair sport jacket, evidently a man for comfort around the house Sundays.

"My wife couldn't come," he apologized. "We're having some friends for dinner. But she gave me her proxy."

"Come in, Dr. Brandon," Mary said. "This is my

"It's quite pleasant here in summer," said Tom with modest pride.

"It must be beautiful," agreed Dr. Brandon, looking around admiringly. "So carefully thought out, too. Your sweet William will be well along before the mimosa shades it. I know my wife will fall in love with your garden."

Tom had not expected a prospect to be quite so enthusiastic. Maybe he had not noticed the price. Ridiculous, \$21,000. Twice what he had paid with all improvements, although not including the time he had spent, building that brick wall, for example.

As they walked through the house, Tom began to wonder whether he was asking enough. Dr. Brandon got more and more enthusiastic, two or three times calling attention to things before Tom had a chance to mention them himself.

"You certainly must appreciate this," he said enviously as Tom opened the door to the second bathroom, finished in blue tile and with a stall shower. In the basement, Dr. Brandon had admired the gleaming whiteness of the modern laundry when he noticed in the far corner a workbench and a large box of tools beside it. He turned suddenly. "Mr. Harris, how soon could we have possession?"

Tom's throat tightened. "Why, I—I—I hadn't thought about that," he stammered.

"We wouldn't want to hurry you," said Dr. Brandon quietly. "Say, settlement in thirty days, possession thirty days later. Would that give you enough time to find another place?"

"Find another place," Tom repeated. "Why, yes, I—I guess it would. Find another place, of course." Desperately he added, "The price is \$21,000."

Dr. Brandon nodded. "A bargain. You probably haven't considered the time you've put into it. I've never seen a house in finer condition." He whipped his checkbook out on the workbench and started writing. "Would \$500 be enough to close the deal? I'll get Ed Hunt to draw up a sales contract in the morning. Suppose we meet in his office in the Bank Building at eleven?"

The next thing Tom Harris knew for sure, he was sitting on the porch glider with Mary, staring at a check on which the ink was scarcely dry. "Didn't take long, did it, Mary," he said, rubbing his chin reflectively.

Feeling the tears coming, Mary folded the newspaper and got up. "I'm going to peel the potatoes," she said.

During the afternoon, there were eight more telephone calls. Each time Tom repeated that the house was already sold, he felt an uncomfortable tightness in his throat. It was only natural, he kept telling himself. You couldn't expect to leave a house you've lived in a long time with-

out a twinge of regret. But that would pass, he was sure, when he and Mary were settled in a comfortable apartment, where all you had to do when you wanted something done was to call the janitor.

For the first time since they had moved into the house, dinner was a silent meal. The roast was done to a turn. Mary seemed her usual, cheerful self. Still, something made Tom feel like a stranger in his own home. That was it! This was not his home, or would not be in sixty days!

The Sunday night TV programs he and Mary always had enjoyed (Continued on page 53)



*Reaching over the desk, Tom grabbed up the check and waved it under Dr. Brandon's nose*

husband. If you don't mind, I'll just wait here. He'll know more about the questions you'll ask than I do." She sat down near the window with the newspaper while Tom and Dr. Brandon walked out through the back porch into the garden.

"Let's start here," Tom suggested. The jonquils and forsythia were still in bloom and here and there some of the perennials were pushing through the carefully worked beds. The lettuce-green yard chairs, settee and low table on the brick patio heightened the impression of greenness that the grass and shrubbery only promised.





## *Nature was working for you...a billion years ago*

Age-old natural gas—changed beyond recognition by the hand of science—is in nearly everything that's new today

Geologists tell us that centuries ago mountains rose and crumbled . . . oceans formed and disappeared . . . and great masses of plant and animal life were buried under layers of earth, rock, and water. Gradually, chemical reactions changed that buried matter into oil and natural gas.

**IT IS IMPORTANT TO ALL OF US**—Natural gas came into its own within the lifetime of many of us. Its great importance began when scientists learned to separate and use its parts. Out of this work in the field of petro-chemistry came "Prestone" anti-freeze, the all-winter type that took the worry out of cold weather driving. Then there are today's plastics. Some are so soft and pliable that they make beautiful, long-lasting curtains and drapes for your home. Others are so tough and enduring that they are used to protect the bottoms of ocean liners. Natural gas products are important ingredients in nearly all of them.

**FROM ANTI-FREEZE TO FUEL**—Wherever you turn, there's something that's been made better by the magic touch of

chemistry. It brings you many of today's life-saving wonder drugs . . . man-made fibers for exciting new textiles . . . hundreds of useful chemicals . . . and also "Pyrofax" gas, the modern bottled gas for home, farm, and industry.

**UCC AND CHEMISTRY**—The people of Union Carbide pioneered in producing synthetic organic chemicals. Today, their plants turn out more than 350 of these versatile chemicals for industry to use in making the things that serve you so well.

**FREE:** Learn more about the interesting things you use every day. Write for illustrated booklet "Products and Processes" which tells how science and industry use the ALLOYS, CARBONS, CHEMICALS, GASES, and PLASTICS made by Union Carbide. Ask for booklet 1.

# UNION CARBIDE

## AND CARBON CORPORATION

30 EAST 42ND STREET **UCC** NEW YORK 17, N. Y.

— UCC's Trade-marked Products of Alloys, Carbons, Chemicals, Gases, and Plastics include —

PRESTONE and TREK Anti-Freezes • EVEREADY Flashlights and Batteries • NATIONAL Carbons • ACHESON Electrodes • PYROFAX Gas  
ELECTROMET Alloys and Metals • HAYNES STELLITE Alloys • PREST-O-LITE Acetylene  
DYNEL TEXTILE FIBERS • BAKELITE, KRENE, and VINYLITE Plastics • LINDE Oxygen • SYNTHETIC ORGANIC CHEMICALS





STIX, BAER  
& FULLER,  
Member of  
AMERICAN  
MERCHANDISING  
CORPORATION





**SALES REGISTER**



**BILLING MACHINE**



**ACCOUNTING MACHINE**



**ADDING MACHINE**

***Nationals* save us their cost every 2 years!"**

—Stix, Baer & Fuller Department Store, St. Louis

"We estimate that our National Machines return their cost in the first two years of use, and thereafter give us a handsome yearly return on the investment, through reduction of operating costs.

"We use National Floor Audit Sales Registers in our selling areas . . . National Accounting Machines on our Accounts Receivables for Cycle Billings, and in our Lay-Away, Sales

Audit and Pay-Bill Departments . . . and National Adding Machines in our various clerical operations.

"In addition to important direct money savings, we have gained other advantages through improved service, increased customer confidence and good-will."

*Edney R. Baer*

Vice Chairman of the Board and Treasurer.

THIS nationally-known department store, whose success is built on 60 years of experience, depends on National mechanization both on the sales floor and in the accounting department.

National offers YOU such integrated mechanized control—no matter what

YOUR line and size of business—through exclusive combinations of time-and-money-saving features. On some jobs, 2/3 of the work is done automatically.

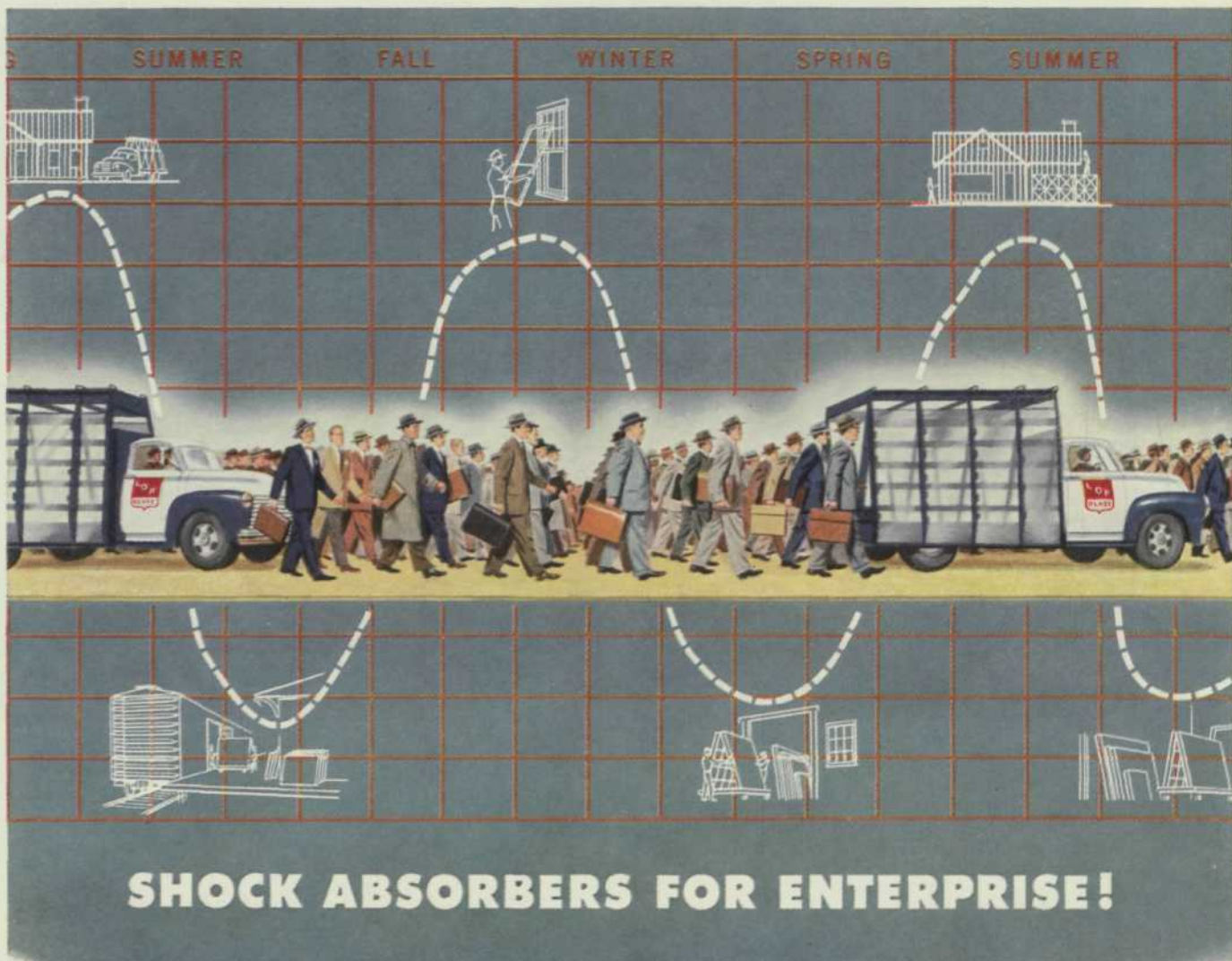
Nationals soon pay for themselves out of what they save—then go on year after year returning a handsome profit.

Phone the nearest National office—let a trained systems analyst show you what you can save.

**THE NATIONAL CASH REGISTER COMPANY**

***National***  
CASH REGISTERS • ADDING MACHINES  
ACCOUNTING MACHINES





## SHOCK ABSORBERS FOR ENTERPRISE!

### *Why have glass distributors?*

For one thing, peaks and valleys in demand for window glass come sharply with changes of season.

The acute ups and downs are leveled by distributor organizations and their glass dealers. The glass distributor specializes in storage, absorbing the factory's output during the lulls, stockpiling to take the brunt of sudden orders when everybody, at a touch of cold weather, rushes to repair windows—or, at the touch of spring, rushes to start building.

Meanwhile, the distributor's salesmen are on the job locally, selling in anticipation of the weather. Taken all together, Libbey-Owens-Ford Distributors employ a small army of salesmen. Though these salesmen are not factory employees, the men and women who make glass count on them to take it away day after day, regardless of peaks and valleys.

### *So why have glass distributors—and dealers?*

If they were to vanish, the factory would have to stockpile glass in the community, and the factory would have to hire just as many salesmen as all the distributors put together to do the selling. L-O-F thinks you are served best and most economically by these local, independent businessmen whose interests and loyalties are keyed to you and your community.



FOR QUALITY GLASS,

see your L-O-F Distributor or Dealer . . . .

*An Independent Business*



(Continued from page 48)

together evoked hardly a smile. Long before the 11 o'clock news, part of the Sunday night ritual, he got up, stifled a forced yawn and said, "Mary, I think I'll turn in."

When Mary came upstairs later he was wide awake. He stared at the ceiling while she got ready for bed and switched off the light. The darkness seemed to bring on a sudden decision. Raising up on one elbow, he said, "Mary, I've been thinking."

"You have, dear?" The faintest note of eagerness was in Mary's voice. "What about?"

"About the house. Do you really believe we're doing right, selling it?"

MARY sighed, then said, "It was your idea in the first place, dear."

"Yes, I know, but I've been wondering about my exercise. Tennis is a little strenuous at my age."

"Well, you might take up golf again."

"You know I never cared much for golf. Working around the house may be just what I need. Come to think of it, it's a pretty nice house."

"But you sold the house this morning, Tom. Remember?"

Tom sat up and switched on the light. "I'll call off the deal."

Surprised at her own calmness, Mary said, "Not in the middle of the night over the telephone. See Dr. Brandon in his office tomorrow."

Except for the time Mary Lou had the whooping cough, Tom Harris never spent a more sleepless night. The most disturbing thoughts kept running through his mind. Suppose Dr. Brandon would not call off the deal! He had not realized how much the house meant to him until he thought of someone else living in it. Mary's peaceful slumber did not help.

Tom Harris bolted a tasteless breakfast. The tragedy of being evicted from his own home, driven into a cramped apartment with a janitor always underfoot and a rollaway bed in the parlor for guests drove all else from his mind. On the dot of nine, he and Mary opened the door of a third floor office in the Medical Building, which bore the inscription:

Malcolm G. Brandon, M.D.  
Family Counselor

The nurse nodded to Mary. "I believe the doctor's expecting you, Mrs. Harris." The door of the inner office opened and Dr. Brandon peered out. His face fell as he came to meet them. "I was afraid of this," he said. "Please come in."

Tom Harris had paid no atten-

tion to the inscription on the door, although as they sat down beside Dr. Brandon's desk he thought it a little strange that he and Mary seemed to be expected. But he was dumbfounded when Dr. Brandon leaned forward and said apprehensively, "You came to return my check and call off the house deal?"

"Why—why, yes, I did," Tom stammered, reaching in his pocket and laying the check on the desk. "Who told you?"

"No one," said Dr. Brandon, nodding to Mary. "Mrs. Harris, you'll know more about the questions your husband will ask than I do. Tell him."

Mary looked a little uncertain but met Tom's gaze firmly. "You see, dear," she began, "I've been worried about you for some time. You've been so restless, even irritable at times."

"Irritable?" said Tom, mystified.

"Oh, nothing serious," Mary added hastily, "but when you talked about selling the house and even put an ad in the paper, I thought it was time to do something about it."

"But Mary, you never said anything—"

"Of course not, dear. I didn't want to sell the house but I didn't want to keep it if it was going to make you unhappy. That's why I came to see Dr. Brandon."

TOM HARRIS leaned back in his chair and glanced suspiciously from Mary to Dr. Brandon. "And so you two cooked up this scheme between you to make me want to keep the house, eh?"

"That word, 'cooked,'" said Dr. Brandon testily, "I don't like."

"Oh, you don't, don't you," said Tom more testily. Reaching over the desk, he grabbed the check and waved it under Dr. Brandon's nose. "Psychoanalyze yourself out of this, doctor. You've just bought a house. I hope you can afford to buy a house from all your patients." He jammed the check in his pocket. "Come, Mary, let's go home and pack up."

Dr. Brandon's mouth twitched, but with effort he controlled himself. "Just keep your seats," he said in his best bedside manner, "I almost forgot Mr. Harris was a patient."

"Patient!" Tom Harris jumped to his feet. "Don't worry about me, you glorified mind reader, I'm all right."

"You merely think you are, Mr. Harris. Potentially, you're a very sick man."

"Sick, am I? Like the Carringtons and all the others who got

# FREE TO EXECUTIVES!



## To Keep Prospects Reminded With Autopoint BUSINESS GIFTS

New "Autopoint" Combination Matching Ball Point Pen and Pencil Set



New "Autopoint" "PLASTIC" BILLFOLDS

Simulated Pin Seal Lizard and Alligator Grains

Send now for this booklet of "Your 37 Sales Plans" showing how "Autopoint" inexpensive Business Gifts build good will, get you more sales at less cost, keep customers repeating.

Used and praised by leading sales executives, this booklet gives you 37 *tried and proved* ways to make useful "Autopoint" Gifts pay dividends. Mail coupon for your free copy and Catalog of gifts that get the business.

**How To Cut Your Firm's Pencil Costs IN HALF!**

Let us show you how. Famous "Autopoint" Pencils for Organization use save pencil sharpening time, give you greater efficiency—can cut your pencil costs IN HALF! Check coupon.

No. 48 "Autopoint" Better Pencil

"Autopoint" is a trademark of Autopoint Co., Chicago

**MAIL COUPON FOR FREE BOOKLET**

AUTOPPOINT CO., Dept. NB-10, Chicago 40, Ill.  
Send free copy of booklet "Your 37 Sales Plans", and catalog of "Autopoint" Business Gifts.

☐ Send money-saving facts and quantity prices on "Autopoint" Pencils for Organization Use.

Name \_\_\_\_\_

Company \_\_\_\_\_

Position \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

☐ Check here to have representative call.



tired of being tied down to a house. Bill Carrington is lolling on some California beach this minute, not lifting a hand except to shoo a fly now and then. The Sheltons have lived in a trailer for years and love it."

"Mr. Harris," snapped Dr. Brandon, "you couldn't shoo flies in California. You'd go mad in a trailer in Florida—with your affliction."

"Not shoo flies? Mad? Affliction?" Tom echoed.

"Let's face the facts," said Dr. Brandon bluntly. "You'd be bored to death lolling on a beach or loafing in a trailer. You're a putterer."

**TOM'S** jaw gaped. "A putterer, you say?"

"That brick wall around your back yard," said Dr. Brandon accusingly, "you built it yourself, didn't you?"

"I did, and it's not bad, either."

"As we walked through the house, not a door stuck, not a hinge creaked, not a faucet dripped, upstairs or down. And there isn't a brush mark on that freshly painted garden furniture. You must have gone to a lot of trouble to spray it."

"Oh, I don't know," said Tom, almost smugly, "just used the moth spray attachment on Mary's vacuum cleaner."

"Puttering," said Dr. Brandon with a sympathetic glance at Mrs. Harris, "is a very common affliction among men who earn their living with their brains. They get their relaxation working with their

hands. It can be your salvation, Mr. Harris."

"Affliction my salvation," repeated Tom blankly, "I don't quite get it."

"What you don't get," Dr. Brandon said patiently, "is that you've just survived one of the major shocks of human experience, your children leaving you to make their own homes, live their own lives. Some parents never get over it. They keep trying to live their children's lives for them and if the children won't let them, they tell themselves they're not needed any more, that their purpose in life has been served. Feeling sorry for themselves, they begin to notice every ache and pain, imagine a few maybe, worry about their blood pressure. Pretty soon they are living in a tight little world of their own, more commonly known as a rut. To keep you out of it, I'm going to prescribe early American furniture."

"Doctor, I don't know anything about early American furniture."

"The early Americans didn't either or they wouldn't have made it so uncomfortable."

"But—but what's it got to do with my a—affliction?"

"I suggested reproductions," said Dr. Brandon, "first, because you have the workbench, tools and place to make them. Second, you have the manual dexterity to make good ones."

Tom frowned. "I've never made anything but yard furniture."

"Too elementary," said Dr. Bran-

don, "to challenge your skill and ingenuity. Actually, the reproductions are only a means to an end. The people and problems you knew when you were raising a family are of the past now. To fill the vacuum they have left, you need to meet new people and new problems in order to keep your mind flexible. You've already lost your ability to change your mind without getting all upset about it."

"You wave checks under people's noses. Reproductions should send you to the library to read up on early American furniture. You'll have to go out to the lumber yard to find out about different kinds of wood. You'll be too busy to get into a rut. Incidentally, I'd dig up that hedge if I were you. Put in a fence that needs painting once every two or three years. Your trimming shears are inducing hypertension."

**TOM HARRIS** was silent for several moments. Finally, taking a deep breath, he pulled the battered check out of his pocket. "Doctor, I'll admit I've been at loose ends lately and I guess you've put your finger on the cause. If I promise to start to work right away on, say, an early American baby crib, will you take back your check—for good this time?"

Dr. Brandon, in turn, took an even deeper breath. "Only," he said, wistfully, "because you're a patient. I've been looking for a house like yours for three years now, ever since we sold ours and moved into an apartment."

"You mean—you're a putterer, too?"

Dr. Brandon nodded. "A silver-smith. Cellini's reputation is perfectly safe but I have made a few pieces my wife isn't ashamed to wear. I've discovered, however, that half the fun of puttering is stopping or starting when the spirit moves you. In the apartment, I spend a lot of my time getting things out of the closet and putting them back again. When I saw that workbench in your basement, where you could leave things for days if need be, I wanted to buy your house even if it meant losing a patient."

Mary, who had been following the conversation much in the manner of a referee at a tennis match, got up and tugged gently at her husband's sleeve. "Come, Tom. I can see that I've just been elected janitor of a new putterer's club or something of the kind but I'm sure one of the children will be needing an early American baby crib, by the time you get your first one made, anyhow."

## Fun to be lost

CHILDREN who get lost from their parents at California fairs, festivals and parades are in for an adventure. A miniature blue automobile—towed by a panel truck—cruises the grounds looking for these wandering tots. A youngster's fright and bewilderment quickly give way to excitement as he is whisked into the midget car and taken on a tour.

While the search for parents is on, the driver broadcasts the little one's name over a loudspeaker.



The Dr. Ross Dog Food Company is behind the idea that has become a real boon to parents, and has given thousands of children up and down the California coast a ride they remember.—MARION SIMMS



# The hard, cold facts about Pittsburgh's hot furnaces!

Pittsburgh's great steel industry needed an instrument to measure air infiltration, to check air requirement and fuel-air ratio controls in open-hearth furnaces... an instrument to check the stoves in which blast-furnace air is heated... to check precise atmospheres in soaking pits... to control fuel waste and precise atmospheres in processing furnaces.

THE CITIES SERVICE HEAT PROVER WAS THE ANSWER... and it received the stamp of approval from engineers in 47 different mills in and around Pittsburgh!

Cities Service Heat Provers... *not an instrument you buy, but a service we supply*... helped to boost furnace productivity through these five unique advantages:

1. Rapid continuous sampling.
2. Simultaneous reading of oxygen and combustibles.
3. Direct measurement of oxygen and combustibles.
4. Easy portability.
5. No maintenance; no re-calibration.

These points begin to tell you why Cities Service Heat Prover analyses are just as much favored in glass, ceramics, steam generation and other fields as in the great Pittsburgh steel area. For the full story as it applies to you, write CITIES SERVICE OIL COMPANY, Dept. J 7, Sixty Wall Tower, New York City 5.

**47 PLANTS  
OKAY THE  
HEAT  
PROVER**



**CITIES**  
  
**SERVICE**





The Copywriter rode behind 100 cars and a 4,500 hp. diesel.

**"No story there! Rode almost like  
a passenger train,"**

*said the Copywriter to the Traffic Manager*

Assigned to riding freight trains, the Copywriter found his experience uneventful. "Can't see where I got an advertising slant out of that junket. It was just a smooth, fast ride."

Said the Freight Traffic Manager to the Copywriter, "...just a smooth, fast ride. There's your copy slant. You had an experience we

wish all shippers could have, so they'd know how swiftly and smoothly The Milwaukee Road handles freight."

Your nearest Milwaukee Road agent will welcome the opportunity of talking to you about your shipping. You'll find him part of a smoothly running traffic organization.

## SHIP—TRAVEL

Look at the map!



# THE MILWAUKEE ROAD

Route of the HIAWATHAS

CHICAGO, MILWAUKEE, ST. PAUL AND PACIFIC RAILROAD

## The Labor Vote— Myth or Margin?

(Continued from page 45)

showed that the same 80 per cent of the CIO which had favored Roosevelt before the Lewis break had continued to plump for him. Moreover, in both the anthracite and bituminous coal fields, the heartland of Lewis' own UMW, this percentage often ran even higher.

More recently, when Sen. Robert A. Taft of Ohio was running for reelection, the AFL and CIO—in reprisal for his role as principal author of the Taft-Hartley Act—combined forces to defeat him. Into this effort they poured \$100,000. Their most skilled strategists and publicists were loaned from regional and national headquarters to lend a hand. But Taft's resounding victory with its 430,000 plurality would have been numerically impossible unless an estimated 35 per cent of the workers, and their wives, had pulled the lever down over his name.

**FURTHERMORE**, a recent survey by Elmo Roper confirms the view that the union's official line is hardly decisive in shaping the individual member's political verdict. This survey disclosed that four out of every ten unionists simply ignore what their organizations are doing in the political field; that 98 out of 100 never have been called on or otherwise canvassed by a union emissary during a political campaign; that 72 out of 100 have never received pamphlets, leaflets or similar material dealing with political topics; that only 23 out of 100 generally agree with their unions on the selection of candidates for public office.

To be sure, this inquiry did not cover word-of-mouth proselytizing at plant cafeteria, or union hall, or comment in the union press, or from such radio broadcasters as the AFL's Frank Edwards. Even so, the weight of evidence would seem to imply that unionism's political wings, such as the CIO's Political Action Committee and the AFL's Labor's League for Political Education have hardly as yet begun to reach their rank and file in extensive or effective fashion.

How then do we account for the apparent paradox that in the past four national elections, an average between 70 and 75 per cent of union members have lined up on the Democratic side, the one blessed by



# How two inches of steel made a yardstick

HERE is one of the busiest machines in our research laboratories. It is a *constant-pressure* test lathe that quickly provides an indication of how fast a steel can be machined.

This unique testing device consists of a standard lathe fitted with special control equipment by which the horizontal pressure on the cutting tool is kept constant during the machining operation. By actually machining a test bar on this lathe and measuring the number of revolutions necessary to advance the cutting tool exactly two inches, we obtain—in a matter of minutes—a precise record of the steel's machinability.

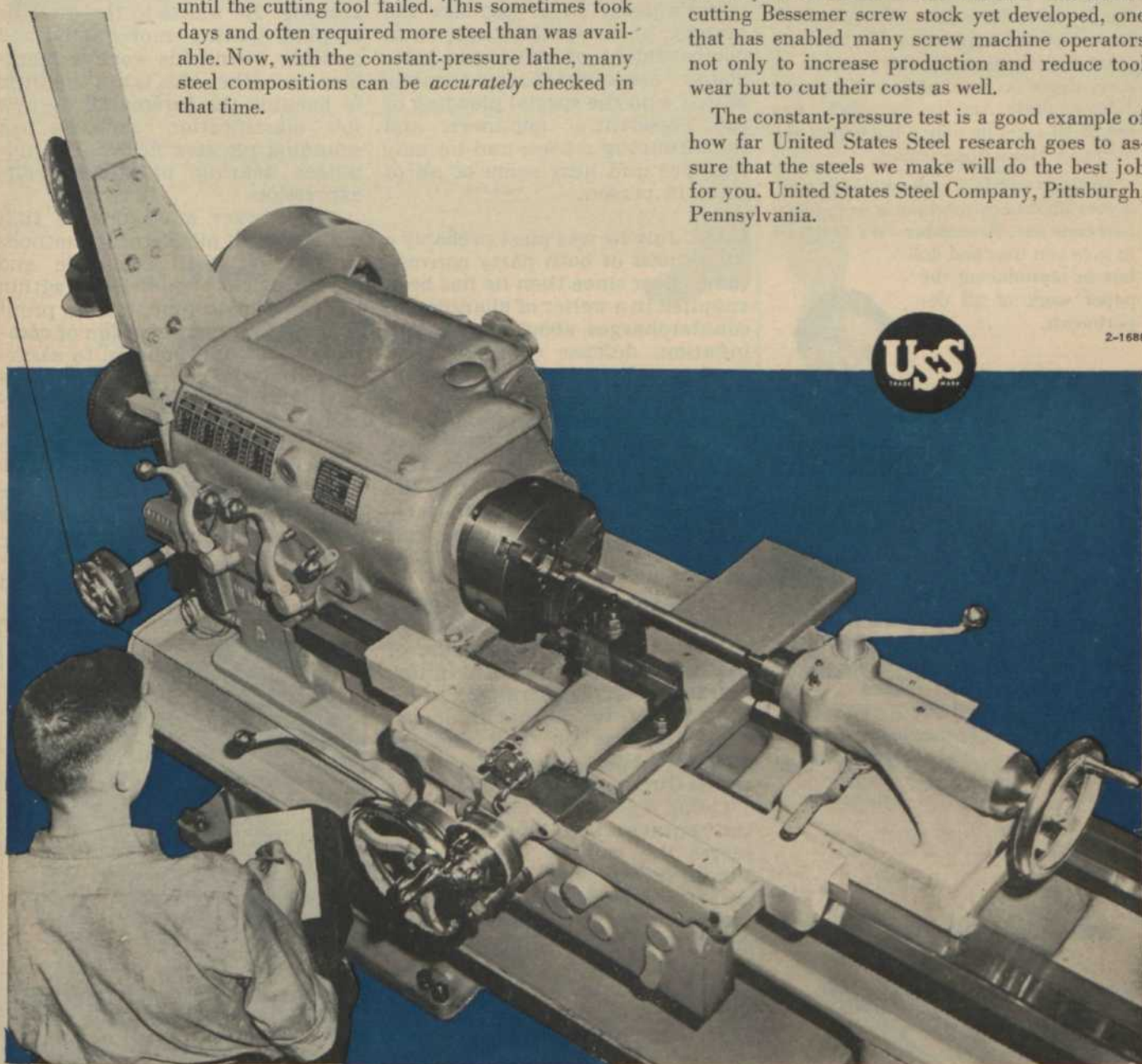
Before this development, the normal way to test machinability was to machine a sample of steel until the cutting tool failed. This sometimes took days and often required more steel than was available. Now, with the constant-pressure lathe, many steel compositions can be *accurately* checked in that time.

Typical of what this has meant to steel users is our development of MX Free-machining Bar Stock.

Bar stock is used in producing the millions of machine parts that are made on screw machines—those high-speed automatic machines that can simultaneously perform many operations such as drilling, forming, threading, chamfering and tapping at a rate of 1000 or more parts per hour. Here, machinability is of first importance, and often spells the difference between profit and loss.

So when we set out to give the screw machine industry steels that would have the utmost in machinability, we called on the constant-pressure test lathe to speed up this research. With its help, hundreds of compositions were quickly and accurately screened. The result was MX—the fastest-cutting Bessemer screw stock yet developed, one that has enabled many screw machine operators not only to increase production and reduce tool wear but to cut their costs as well.

The constant-pressure test is a good example of how far United States Steel research goes to assure that the steels we make will do the best job for you. United States Steel Company, Pittsburgh, Pennsylvania.



2-1688

UNITED STATES STEEL



**100% accuracy  
assured**



when  
you use your  
photocopy machine

Mistakes are common when information is copied by hand . . . or typewriter. And even subsequent copy-checking doesn't catch them all. But you can always count on your photocopies being 100% accurate. And the cost—in 9 cases out of 10—will be only a fraction of the manually transcribed copies.

So . . . do a little double-checking now, if your photocopy machine is seeing only part-time use. Remember—it's designed to save you time and dollars in reproducing the paper work of all departments.

For the best  
photocopies, use  
Kodagraph Contact  
Paper



This paper is made by Kodak for use in all types of contact photocopiers. It reproduces all documents in dense photographic blacks, clean whites . . . with new sparkle and legibility. And it's easier, more economical to use—no more split-second timing or trial-and-error testing. Order it . . . and see for yourself.

**Kodagraph  
Contact Paper**

**"THE BIG NEW PLUS" IN THE  
OFFICE COPY FIELD**

EASTMAN KODAK COMPANY  
Industrial Photographic  
Division  
Rochester 4, N. Y.

**Kodak**  
TRADE-MARK

their unions, with a handful of exceptions?

The answer is to be found in separating the secondary influences on the union member from his major preoccupation which is his job, and his stake in it, economic and emotional. In arriving at his political judgment he is assailed by a variety of stimuli among which his union's political activity is only one. There is talk at the church social, at the lodge meeting, the American Legion Post. Even when he is not visited by block buttonholers from the Republican and Democratic parties, he is inundated by literature from both. His relatives and friends are eager to share with him their political sagacity.

His local newspaper daily appraises him of wisdom's course, and honor's path. In a year like the present, he is especially subject to bombardment of radio and television commentators, forums, brawls, and the special pleading of the Presidential nominees, and their running mates, and he may even see and hear some or all of them in person.

LAST July he was most probably a TV witness of both party conventions. Ever since then he has been engulfed in a welter of charges and countercharges about high taxes, inflation, defense spending, and foreign policy; about corruption, Communism and captivism.

Yet all these clamors and pressures are peripheral. They may crystallize a previous inclination; they may turn an intuition into the vocabulary of logic. But they remain subordinate to what he feels the effect of his vote is going to be on his job.

This "job consciousness" is as much the clue to his political behavior as it is the well-spring of his economic conduct. In his mind, everything that contributes to his control over the job, and his opportunity to hold on to it and get ahead in it, is good; everything which threatens these is bad.

Labor legislation, notably since the century's turn, merely underscores the validity of this view. During the past 50 years, for example, organized labor has asked the government to intervene and grant to it those supplements to its work, wealth and happiness that it could not obtain for itself. All these invariably have centered around making the job healthier physically, more permanent, and more rewarding. The demand for laws to establish the eight-hour day; to restrict the labor supply by

closing the gates of immigration against the competition of "cheap" labor; to curtail the use of injunctions in industrial disputes; to set a national "floor" under wages; to put the might of the federal Government behind the right to bargain collectively, together with the whole range of social security measures, typify the worker's unceasing effort to safeguard his vested interest in his job by building defenses around it.

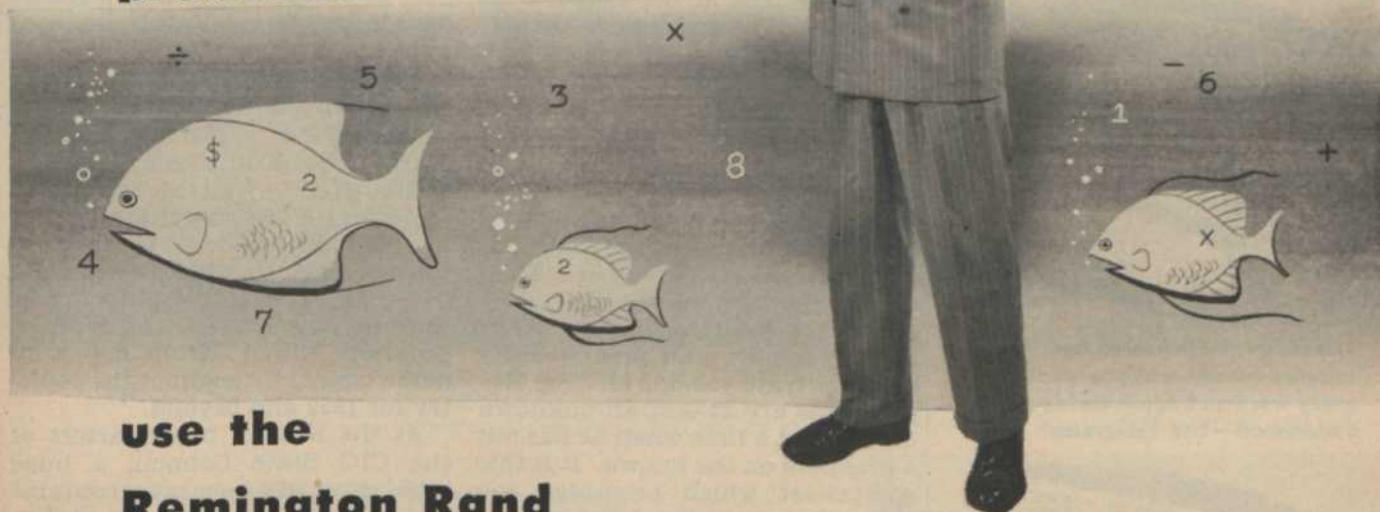
This use of the political means to protect the job is not limited to the attempt to gain purely economic ends, nor does it reflect a desire among union members to form a political party of their own. In the first place, the union worker favors statutes to strengthen the potency of his union for psychological as well as for economic reasons. He wants to feel that he is participating more fully and actively within his work environment, whether this takes the form of bucking the foreman on a new job classification schedule, or sounding off at a grievance committee hearing, or similar self-expression.

The worker may concede that management pioneered in methods to improve both economic and psychological conditions within the work environment, from profit sharing to communication of company plans and policies, to assurance that aptitude and not favoritism entitles promotion, to financial aid to workers who want to attend study classes, to installation of medical and recreational facilities, and the like. He may agree that capital investment in new plant and equipment, and in laboratory research, along with innovations in merchandising and in





if you're  
casting about  
for  
greater  
figure-facts  
production



use the  
Remington Rand  
**PRINTING**  
calculator



**Remington Rand**  
INC

There's nothing fishy about the superlative figure production record of the Remington Rand *Printing Calculator*. It figures to save on your costs by immediately and substantially increasing your figurework output.

2-machines-in-1 performance takes a big bite out of investment costs... here in one easy-to-use unit with automatic division, short-cut multiplication, instant addition and subtraction—plus 10-key touch method operation. And for an easy positive accuracy check, every figure is printed on the tape... there's no time lost hunting for the "1" that got away.

Let us demonstrate the *Printing Calculator* on your own work in your own office. Call today... or send the coupon for a free descriptive booklet.

Remington Rand Inc., Room 2410  
315 Fourth Avenue, New York 10, N. Y.

Please tell me how the *Printing Calculator* gives me greater figure production. Send me your free booklet AC 639.

NAME \_\_\_\_\_ TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_





Telegrams compel attention "first of all"—opened first, get action first! When you want to reach busy men—don't take chances! Use Telegrams!



Telegrams are delivered fast. When minutes count—and you want every word and figure clearly understood—Use Telegrams!



For dependable reference today—tomorrow—always—Telegrams are a clear, permanent record for sender and receiver. No "forgotten," mis-heard details!

For any business purpose

**A TELEGRAM  
DOES THE JOB  
BETTER!**

It won't go in  
one ear and out  
the other  
when you send a  
TELEGRAM



**WESTERN UNION**

other spheres, often make it possible for him to thrive with the company, and even to have a job at all.

He may even see how his prosperity, and that of everybody else, is related to the gargantuan scale of hot war and cold war spending during the past dozen years.

But, as his thoughts turn to politics, he sees these things, not as the result of varied and separate social and economic forces but as advances under the Democratic Party and the unionism it has encouraged.

In his opinion the Party and union are joint custodians, if not the sponsors, of his present prerogatives which he is determined to retain. If he is an older man he is still scarred by memory of the depression which he associates with the last Republican regime.

**I**N ADDITION, the international crisis of our time, with its social convulsions around the globe, its threat of Communist expansion, and atomic war, disturbs him. The more uncertain, ominous and changeable the outside world becomes, the more the unionist clings to the stability and predictability of his private job-world. The Republicans are at best an unknown quantity at a time when he has put a premium on the known. It is this mental-set which prompted top policy makers in the AFL and CIO to adopt a 1952 political strategy which is inherently conservative. It is conservative in the original meaning of the word's Latin root "conservare," that is to "keep in being," or in common speech, "to hang on to what you've got."

In this case, as most frequently happens, the aspirations and preferences of the rank and file coincide with that of the high command; they reciprocally influence each other, and there is no way to tell who is leading and who is led. It is this "hold on to it" approach which the AFL's Labor League for Political Education and the CIO's Political Action Committee have each hammered out independently. There is no political cooperation between them since the crack-up in August, 1951, of their United Labor Policy Committee. Nevertheless, both will invoke the theme of conservation, on a basis of separate if parallel action, to get out and guide the labor vote, door by door, and street by street.

The new down-to-earth mood with which organized labor is tackling its political chores is personified by its political commanders. They are above all field tacticians, the direct opposite, for example, of

the late Sidney Hillman, founder of the CIO-PAC and an intellectual to whom administrative details were at best a necessary nuisance. But Jack Kroll, present head of the CIO-PAC, is organization minded; ever since he assumed his post in 1948 he has stressed the mechanics of developing a CIO political structure in the same way that year after year he did spade work in putting together many locals for his union, the Amalgamated Clothing Workers.

**G**RIZZLED, pipe-smoking, deceptively gentle in appearance, he can be blunt up to a point that brings pain to some colleagues. When last July in Chicago he told Vice President Alben Barkley that the CIO would not support him for the Presidential nomination, the stark candor with which this was done shocked the diplomatic Philip Murray. But Kroll's lack of punch-pulling endears him to a grass roots following. They construe it as but another proof of brass tacks practicality demonstrated by what the CIO-PAC, for example, is doing this year in New Jersey—the kind of program which Kroll hopes to make typical throughout the country for 1952 and beyond.

At the Newark headquarters of the CIO State Council, a huge tabulating card apparatus contains the name, address, family status, congressional district, ward, precinct, political affiliation, occupation, place of employment, and other germane data for every CIO member in New Jersey. Before the final day of registration, the machine sorts out all those who have not yet signed the Election Board roster. A squadron of 600 PAC volunteers, working out of Newark, Trenton and other localities needles delinquents by phone or in person. Between registration and election days, the 600 serve as deputies to Democratic district captains to conduct a "pin-point" canvass to determine for which party every registered CIO member intends to vote. They find, say, that Smith is a Democrat, Jones a Republican, and Brown an Independent; all this is carefully recorded.

On election day the card system spills out the Democrats whom the 600 will strenuously try to get to the voting booth; the Independents may be urged to go; but the Republican is left to his own devices. Moreover, a CIO observer will check off each CIO voter as he appears at the polls; around four o'clock in the afternoon all those who have not yet shown up are contacted and, if need be, trans-





**Putting Our Cars on the Table.** After a GM car has been tested for 25,000 miles, it is completely disassembled. Parts are laid out on long tables and GM engineers inspect piece by piece to find which parts need further improvement—a process that goes on continuously to find ways to make GM cars better and better.

## What happens at our proving grounds?

OUR General Motors engineers look upon proving grounds as places where they can duplicate the typical conditions a vehicle will meet in actual service—and, by round-the-clock operation, get quicker answers than you can get otherwise.

GM built the world's first automobile proving ground at Milford, Michigan—and cars have traveled a total of 122,228,000 test miles there in the past 28 years.

We have another in Arizona, where our engineers can duplicate desert conditions. Our third is for military vehicles—which we believe should be pretested with all the care devoted to developing things we build for the general public. The three together total 4,787 acres of proving ground.

All of which is one example of the engineering thoroughness which enables us to say, the key to a GM car is your key to greater value.



**Riding the Altitude Range.** Our Arizona proving ground, plus desert and mountain highways, gives GM engineers a chance to check engine performance from 140 feet to 10,000 feet above sea level—and thus better all kinds of things—from cooling systems to carburetors.



**Stopping 45 tons on a 60% Hill.** It takes a more powerful, durable brake than we'd ever built to do this job—and how our engineers did it is still a military secret. It also takes special springing, special applications of GM's torque-converter transmissions, and other engineering features to get tanks and trucks to stand up under combat conditions.



Your Key to Greater Value—The Key to a General Motors Car

# GENERAL MOTORS

"MORE AND BETTER THINGS FOR MORE PEOPLE"

CHEVROLET • PONTIAC • OLDSMOBILE • BUICK  
CADILLAC • BODY BY FISHER • GMC TRUCK & COACH

Hear HENRY J. TAYLOR on the air every Monday evening over the ABC Network, coast to coast.





## STOP sticking stamps! START printing stamps!

- Get a DM, the desk-model postage meter for the small office... and print your own postage, any amount needed for any kind of mail.
- The DM prints a meter stamp directly on the envelope, with a dated postmark, and prints your own small advertisement, if you like... Has a moistener for sealing envelope flaps. Even provides postage for parcel post. Anyone can learn to use it in a jiffy.
- The DM can be set for as much postage as you want to buy, protects it from loss, damage, theft. Automatically accounts for postage on visible registers. Saves time and effort in mailing—and often postage!
- Why put up any longer with old-fashioned adhesive stamps, stamp licking and sticking? Mail the modern way—with metered mail. Call the nearest PB office for a demonstration. Or send the coupon for illustrated booklet.

**FREE:** Handy wall chart of new Postal Rates for all classes of mail, complete with changes, and parcel post map showing zones for any locality.



**PITNEY-BOWES**  
**Postage Meter**

Offices in 93 cities  
in U.S. and Canada

PITNEY-BOWES, INC.  
1326 PACIFIC ST., STAMFORD, CONN.  
Please send free ☐ booklet, ☐ wall chart to:

Name \_\_\_\_\_  
Firm \_\_\_\_\_  
Address \_\_\_\_\_

portation and even baby sitters provided.

The AFL's League for Political Education, in part as warm-up for 1952, has been for some 22 months testing out similar techniques notably in St. Louis, Chicago, and Philadelphia. The League's chieftain, James L. McDevitt is, like Kroll, both perservering and an "organizer's organizer." Among AFL's officialdom he is considered a "natural" for his present assignment.

One reason is that before and during 1950 his methodical mobilization of Philadelphia's AFL vote for the Democrats was as responsible as any other single factor for the first Democratic mayoralty victory in that city since the Civil War. Stocky, energetic, formerly a journeyman plasterer and president of the Pennsylvania State Federation of Labor, he is articulate about the need to "build from the bottom up." He attends only a minimum of high-level conferences at the League's headquarters in Washington, and travels constantly in the field to line up from among the AFL's 44,000 local union affiliates the men who can become bellwethers for political action.

Neither Kroll nor McDevitt have any illusions that their alignments are anything more than beginnings, needing years to grow and mature. They are also aware that they are up against what Walter P. Reuther of the UAW calls the fail-



ure of U. S. workers to perceive "the relationship between the ballot box and the bread box," and what AFL Secretary-Treasurer George Meany describes as a "traditional attitude of the American worker, and of the American citizen, that politics, like his religion, is his own business."

Both Kroll and McDevitt realize the necessity to gain support for their objectives from other than labor segments of the population. Hence, for example, in agricultural regions, both PAC and the League are distributing material which seeks to prove that the fortunes of farmers and wage earners are indissolubly linked. In the use of printed media, as well as the costlier radio and television, both PAC and the League are hampered by "inadequate" funds. Since the

Taft-Hartley Act prohibits unions from using their official treasuries to donate to political purposes, the PAC and the League must rely on voluntary contributions, which are scarce.

"Our people are so prosperous, they won't even give a buck for political activity," laments one AFL spokesman. "The funny thing is," he says, "that when they didn't have it so good, it was easier to raise money."

If the majority of unionists identify their well-being with the Democratic Party, a minority which has fluctuated from 25 to 30 per cent in recent years leans toward the Republican Party. They include a distinct *laissez-faire* sect especially among old-timers. These genuinely fear too much government intervention in their economic affairs, a trend which they attribute to the New and Fair Deals.

They repeat Gompers' adjuration that "what the Government gives, the Government can take away." They prefer unionism to depend upon its economic strength alone lest it become a ward of the state. Their fidelity to the GOP is a protest against the proliferation of Big Government into the collective bargaining process.

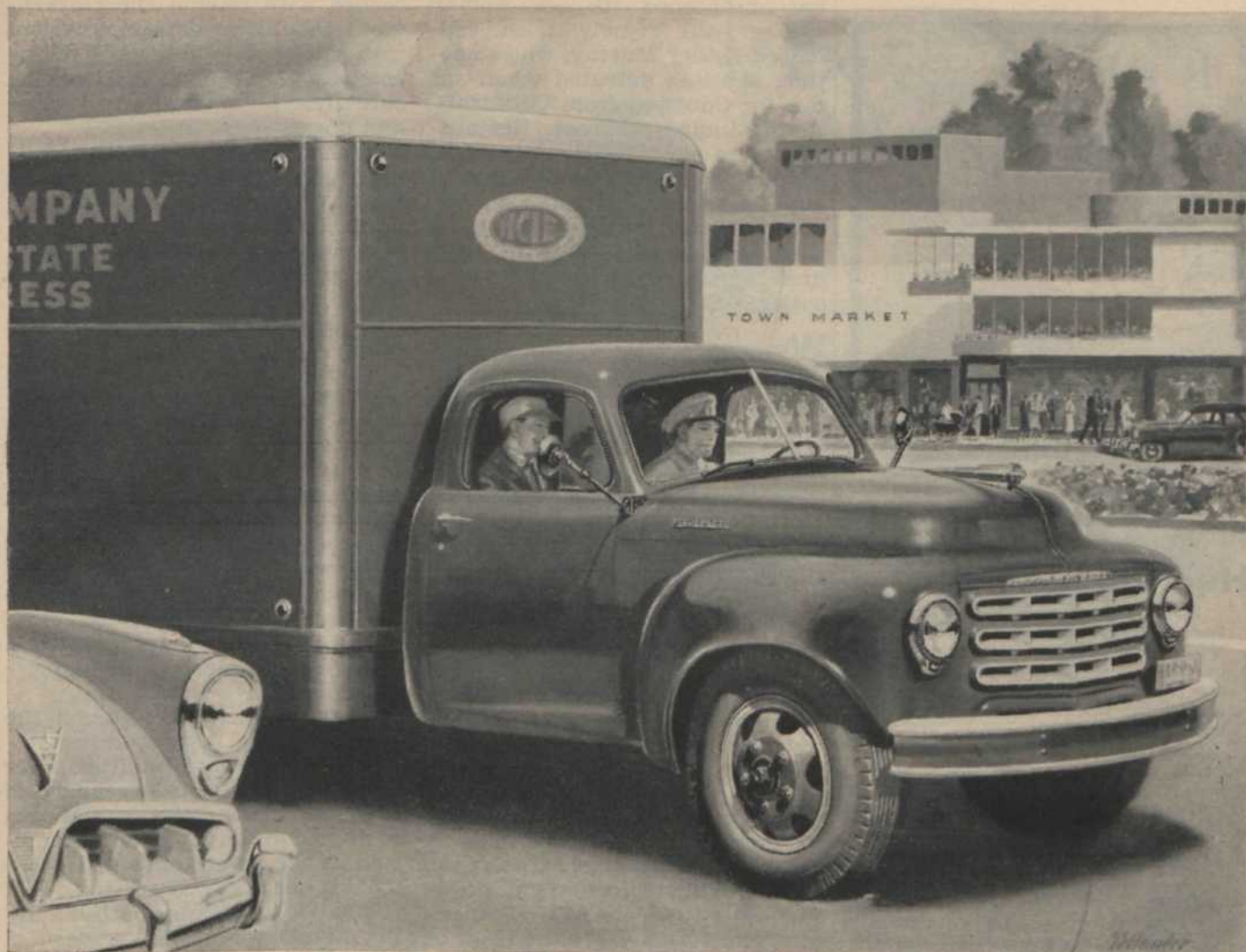
**IN CITIES** and states where Republican administrations are in position to hand out important construction jobs, many union craftsmen vote along with the contractors who employ them, and even become part of the political machine just as they do in cities and states under Democratic rule.

Furthermore, the idea is widespread in union ranks, especially in smaller communities, that to be a Republican is a sign of superior social status, a rung up the ladder toward the country club set; thus a Republican vote becomes a political form of keeping up with the Joneses. To counteract this tendency, among other things, the CIO-PAC is using the slogan "To live like a Republican vote for a Democrat."

It is also trying to cope with what it calls "layer of prejudice" problems such as that of the unionist's wife who is more sensitive to social cachet than her husband. She often resents the union for calling strikes, and taking him away evenings to attend meetings; and a component in her resentment is that these spotlight her husband as a "laboring man" a classification not without overtones of the manual and menial.

To uproot this attitude, the PAC





2-ton shown with van body—1½-ton also available

## A GOOD-LOOKING STUDEBAKER TRUCK COSTS VERY LITTLE TO RUN

Many owners of new Studebaker trucks soon find that they're getting back some of their purchase money in daily savings. Dollar after dollar of this economy comes from increased gas mileage and decreased upkeep.



Hundreds of thousands of sturdy Studebaker trucks operate with reliability and thrift in all sections of the nation—streamlined ½ ton, ¾ ton and 1 ton pick-ups and stakes—powerful 1½ ton and 2 ton models.

### 1852 ★ STUDEBAKER'S 100TH ANNIVERSARY ★ 1952



The little wagon-making shop of H. & C. Studebaker opened for business in South Bend, Indiana, in 1852. A "prairie schooner" for a westbound "California gold

rush" caravan was among the first vehicles the young firm turned out. Today, 100-year-old Studebaker is one of the world's largest car and truck builders.



Welcome new comfort for the driver is one of the many stand-out distinctions of Studebaker trucks. Steps are enclosed inside the cab doors. Superb new springing assures restful riding, loaded or empty.



Is this your  
heating problem?



Now... Stop profits from being  
gobbled up by outmoded heating  
systems in your plant!

## New THERMOBLOC Heating for Industry

Needs no costly pipes, ducts, radiators, installations. Direct-fired, self-contained Unit Heaters heat even coldest spots in minutes with less fuel! Ideal for large open areas, eliminates work-slowdowns due to cold corners. Thermoblocs are reducing costs, improving heat in hundreds of plants, warehouses, etc., today. See how Thermoblocs can solve the "profit-eating heating bill" in your plant, too!

### How THERMOBLOCS



#### Cut Costs

Cost less to buy and install. Fully automatic, require no attendant. Heat circulates directly at working level, no fuel lost to high ceilings. Operate independently, start up only those units needed.

#### Give Ideal Heat

Forced circulation of live warm air assures instant, uniform heat even in large unpartitioned areas. High efficiencies assured, using gas or oil. Connect to fuel

and power line and start heating. Beautifully styled.

#### Protect Equipment

Uniform, dry heat safeguards perishables, prevents rusting of delicate machinery.

For complete details on how to solve your heating problem, write for New Executive Bulletin on THERMOBLOC today.

THERMOBLOC DIVISION

**PRAT-DANIEL  
CORP.**

Manufacturers of the well-known  
P-D Power Plant Equipment

1-10 Meadow St., S. Norwalk, Conn.

PRAT-DANIEL CORP.  
1-10 Meadow St., S. Norwalk, Conn.

Gentlemen:

Please send me literature on how to save  
heating costs with THERMOBLOC.

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

has dispatched its ace woman speaker, the comely, Irish, red-haired Esther Murray, who some-time ago was defeated when she ran for Congress from California, to tour industrial areas. Her mission is to convince dissident CIO wives that "no shame attaches to any honest work," and that the union helps her to keep food on the table, buy clothing for the children, and save toward their education.

**W**HETHER Miss Murray can reduce the "social Republicanism" of CIO wives is still uncertain. What is certain, however, is that incessant union attacks upon the Taft-Hartley Act is causing a number of Republican unionists, both CIO and AFL, to waver this year. They were not pleased by the brusque treatment given their spokesmen by the GOP convention's platform committee in Chicago last July. Indeed, the Republican Party has made no sustained effort to align unionists, sending many by default into the Democratic camp; despite the discontents of potential disaffection, they have nowhere else to go.

At the Republican convention, for example, there was only a single union notable as delegate. He was William Hutcheson, president emeritus of the AFL's Carpenters, and for 24 years the head of the Republican Labor Division in national elections. By contrast, at the Democratic convention, there were 150 delegates and 50 alternates either prominent as union officials or with a union background.

**I**N ANY event, the identification of the union member's interests with either the Democratic or Republican parties precludes, over the short run, any serious attempt to fashion a labor party. And over the long run there are even more cogent reasons why this is not going to happen. Every labor party of national scope in modern times has been marked by two major characteristics: 1, it accepts—in however modified a form—the Marxist concept of the class struggle, of inevitable conflict between employer and worker; 2, it is committed to public ownership of the means of production. In contrast to his European opposite number, however, the American worker is not class conscious but job conscious. To an ever increasing extent he believes that his interests and those of the employer are inherently mutual.

The American worker is not con-

cerned with having the Government take over his company, but rather with who gets what of the company's earnings, and making sure that his own share is more and more.

In this respect it is worth recalling that when the Federal Reserve Board proposed to put restrictions on credit for instalment buying of automobiles, the most angry and lengthy protest came not from the manufacturers but from Walter P. Reuther's United Auto Workers union.

The U. S. union member, despite the hysteria displayed on the extreme left and right, is not in the least concerned with throwing over free enterprise in the future of which he has a serene faith. He wants to make for himself as satisfying a place as he can within its framework—in the same way that the underlying spirit of unionism, as a movement, has been to get itself approved as a respected and respectable integer in the American equation.

He therefore will continue in the future to vote Democratic or Republican to reward his friends for benefits conferred or expected and to punish his enemies for setbacks sustained or anticipated. His fraction of the labor vote will remain what it has always been: the use of the ballot to advance both his living standard and his standard of life and to enable him, among other things, to educate his children for careers in business administration, the professions and politics.



"After we catch this guy I'm  
giving you a ticket for defec-  
tive brakes and horn"



## Dilemma in the Hospital

(Continued from page 31)

Listed as a 350 bed hospital, Sister Carola, superintendent, laconically explains, "We really have 380 beds, counting the cots in corridors and the makeshift beds in the emergency and accident rooms."

"A hot appendix or an emergency cardiac can't wait. We're always trying to find beds. For some of our out-of-town patients—they come 60 to 90 miles and often are desperately ill—we rent rooms in nearby homes."

A 444 patient waiting list means at least a six-week delay for a bed.

One emergency recently came to Sister Carola's attention via a telephone call from the mayor.

"Sister someone has dumped a very sick man outside my door," he said. "Can you take him in?"

Sister Carola said yes, they'd put another cot in the hall.

With newspapers publicizing conditions, an aroused public took action. Plans for a new hospital are underway.

**SAID** one superintendent bitterly: "Welfare agencies do not expect that the landlord or grocer or other merchant will sell his products to public agency clients below cost. In fact, merchants make a profit."

"The hospitals ask only that they be reimbursed for costs on welfare patients."

An executive of a large Chicago hospital defined the situation as a "fight between hospitals and politicians."

And, while the charity burden has been growing, contributions have been dwindling. In the past, adequate gifts to hospital and endowment funds helped cushion the drain. But persons of great private fortunes are too few today to provide for hospitals.

Hospitals, like other charities, report from 25 to 50 per cent fewer gifts than before the war, and the money that does come in does not go as far.

Inflation and high cost of labor are twin demons that also have got a stranglehold on hospitals. Dr. Frank Dickinson, director of Medical Economic Research for the American Medical Association, points out that hospitals are violently, completely and uniquely exposed to inflation because they buy and sell at current prices, have no backlog and no sinking funds. While the cost of living generally

# Is the desk you sit at really yours?



Take a good look at your desk — you spend more than half of your waking hours at it. This desk can be a helpful assistant, or it can tie you down by its limitations.

An Art Metal desk is a *planned* desk. It is built around *you* — the requirements of your particular job, your methods of working. It enables you to put your hands immediately on anything that is needed. It helps you get more done in less time, with less fatigue.

With an Art Metal desk you can select the drawer arrangement and working area best suited to you and your job. Drawers are inter-

changeable, can be re-arranged or replaced as new requirements arise. An Art Metal desk is handsome and modern in design. It offers you built-in comfort, easy-gliding drawers, and the very highest quality construction.

Your own desk work can be expedited; your employees can become better workers when your desks are Art Metal-planned for each work station. Write today for the free "Manual of Desk Drawer Layout." Or, consult your nearest Art Metal Dealer for an analysis of your desk requirements. Art Metal Construction Company, Jamestown, N. Y.

## There's an **Art** to Desk Efficiency

Planning to move or re-arrange your office? Write for the nationally recognized Art Metal handbook "Office Standards and Planning." Or, call on your nearest Art Metal Dealer. He's an office planning specialist trained to help you obtain the utmost efficiency.





# Your Letterhead is part of your CUSTOMER SERVICE PROGRAM



## IT SIMPLIFIES CUSTOMER CORRESPONDENCE

A well-planned letterhead gives customers the information they need to correspond: names of executives, departmental references, correct addresses.

## IT CREATES FAVORABLE IMPRESSIONS

Whether you are writing thanks for an order or to answer a complaint, the quality of your letterhead plays an important part in the customer's impression of your letter.



## IT ADDS INSTITUTIONAL BACKGROUND

When you see a customer in your office, its furnishings add background to your talk. In the same way, your letterhead is the background for your written message.



The actual letterhead preferences of thousands of business and professional men were determined in the nation-wide Neenah Letterhead Test. You can make this test in your own office by reading the portfolio, *The Psychology of Business Impression* and studying the Test Kit of 24 basic letterhead treatments. When you learn the preferences within your own organization, you can check them against the preferences in other organizations. To get a free copy of this portfolio, check the coupon below, sign your name, and attach to your letterhead.



## COURTESY COUPON

- ☐ The Psychology of Business Impression, Letterhead Test Kit, and Opinion Cards.
- ☐ Neenah Guide to Better Indexing—a complete sample file of quality index, which also contains useful information about tab cuts, and sizes, ruling, color control systems.

SIGNATURE \_\_\_\_\_

NB5



NEENAH PAPER COMPANY  
Neenah, Wisconsin



has gone up 172 per cent, the cost of hospitals has skyrocketed 235 per cent.

Two thirds of hospital costs today go into personnel. Forced to compete with industry, most hospitals are now on a five-day, 40-hour week. But industry closes at five o'clock while hospitals steam ahead 24 hours a day, seven days a week. A wage raise for three shifts costs three times as much as a raise for one shift. An example of what has happened to hospital salaries is cited by a Baltimore hospital which is now paying \$250 for a technician who before the war received \$90. The Mt. Sinai Hospital in Chicago points out that its switchboard operators were paid \$55 a month in 1940 and that now it is lucky if it can get them to work for \$200.

THE nurse shortage which prevails throughout the country is another sign of the times and one that is causing grief for our hospitals. Says Mr. Hayes: "It costs a hospital between \$1,500 and \$2,000 for the full maintenance and education of a nurse in training, taking into consideration services rendered by her. Yet, when they are trained, we lose large numbers of them to industry, airlines and government hospitals who can afford to pay more. We offer from \$180 to \$250 a month to start while the Veterans Administration, which does no training, starts nurses at \$3,400 a year."



The hospital situation would indeed be hopeless if it were not for the "Third Man," who, according to hospital administrators, pays many of the bills of America's sick. This third man who forms the bulwark that bolsters them against actual bankruptcy is Blue Cross insurance, worker's compensation, union and commercial insurance.

Forty-one million Americans hold Blue Cross cards which entitle them to hospital care. Another 45,000,000 have some other type of insurance—most often provided by industry—to see them through



sickness. Blue Cross paid out \$500,000,000 for hospital subscribers last year and industrial insurance companies paid another \$200,000,000 to hospitals—money which many hospital officials say kept them from closing their doors.

In America, hospital insurance schemes started at the wrong end of the ladder, according to C. Rufus Rorem, who for two years headed the Commission on Hospital Service for the American Hospital Association.

"In England even before the current health plan," says Mr. Rorem, "such insurance was compulsory for the poor. Here we started at the top to provide an easy method of payment for those who could already afford their hospital bills. As a result, those who most need hospital insurance, often lack it. However, largely through labor union contracts, health insurance is reaching down into the lower economic brackets."

So important an issue has health insurance become to the average worker that today a great deal of the fight by union officials for fringe benefits concerns demand for protection during illness. Ninety per cent of the privately insured, say national insurance companies, are covered by plans put in by employers. The cost of the insurance is based on occupation as well as the number of benefits, but almost in every case the employee pays the smaller part of the premium, the employer the bulk.

**H**ow rapidly health insurance has grown in this country can be gleaned from statistics reported by the Life Insurance Association of America. In 1940 only 10,000,000 were insured against illness; last year 87,000,000, or more than half the population, had hospital protection. Insurance experts predict that within the next decade 80 per cent of the nation will be covered through health insurance of some kind.

This would certainly mean greater prosperity for hospitals. The American Hospital Association says: "Every insured person is one more potential patient who cannot become a bad debt."

That insurance is the answer to the hospital financial problem is borne out by the situation in Gary, Ind., a highly industrial center where 80 per cent of the community employed in factories carries hospital insurance. The township pays full per diem costs for indigents.

Although the 42-year-old community has no established wealth

# Flowers Are Beautiful Business Builders

"I'll say they are!"

*"We used Flowers-By-Wire to introduce Bourjois' Flower Print Colognes with great success."*

Mr. Richard Lockman Advertising & Publicity Director, Bourjois, Inc.

## Say it with Flowers-By-Wire

On opening days... on anniversaries... on special events... as a "thank you" for the order... on almost any business occasion... for those at home when you're away.

You can wire flowers to anywhere... from anywhere... more than 18,000 F. T. D. and INTERFLORA Member Shops at your service!

FLORISTS' TELEGRAPH DELIVERY ASSOCIATION

Headquarters:  
Detroit, Michigan






**SAVE TIME, CUT COSTS**  
with this  
**PORTABLE "WIRE-LESS"**  
**Intercom**



**VOCATRON**

U. S. & Foreign patents pending

**JUST PLUG IN . .**  
  
**TALK OR LISTEN**

**YOUR BUILDING IS ALREADY  
WIRED FOR VOCATRON**

You can get more done in less time, conveniently and economically, with this completely portable, "wire-less" intercom; have instant, two-way communication between all rooms in your home or office—even between separate buildings served by the same transformer.

VOCATRON operates on your regular lighting circuits, and costs no more to use than a light bulb. Can be carried from place to place (unit weighs only 3½ lbs.) and plugged into any standard 105-120 volt AC or DC electrical outlet for clear reception between units.

See VOCATRON today at your local office supply, radio, appliance, specialty, or department store; or return coupon below for further details.

Standard Model CC-2 talk-listen units \$79.50 a Pair—extra units \$39.75 each. Extra durable gray plastic. Special Model CC-2S talk-listen units (for longer-range operation, greater sensitivity) \$97.50 a Pair—extra units \$48.75 each. Extra durable mahogany plastic with handle and De Luxe knobs. Prices slightly higher in the Far West.

VOCALINE COMPANY OF AMERICA, INC.  
58 Vocaline Building, Old Saybrook, Conn.  
Please send, without obligation, additional information about VOCATRON.

NAME.....  
COMPANY.....  
STREET.....  
CITY & ZONE.....  
STATE.....

or great endowments, the voluntary hospitals are running with an operating surplus.

That hospital insurance is within the realm of most individuals is made clear when insurance companies point out that the average American spends \$27.30 annually for tobacco, \$54.60 for liquor and \$67.30 for recreation.

But, we'll always have the poor. And when they're ill they must be cared for. Because these citizens require care in all types of hospitals, the American Hospital Association has endorsed a voluntary health insurance bill introduced in Congress which embodies the principles that those unable to meet costs of insurance be enrolled by proper local authorities and the cost of their care be met by government.

**B**UT, while blanketing the country with health insurance will no doubt help to stabilize the economic problems of the voluntary hospital, experts point out that the professional side of medicine has outstripped the administrative side. In less than a century hospitals have risen from the status of "boardinghouses for the sick" to great therapeutic centers, have taken their place as an important industry. If they are to continue their meteoric rise they must adapt some of the alert and progressive methods in management which have placed our industries and our business organizations among

the most prosperous in the world.

Mr. Rorem in his Hospital Service Study made the following suggestions for bringing greater efficiency to hospital management:

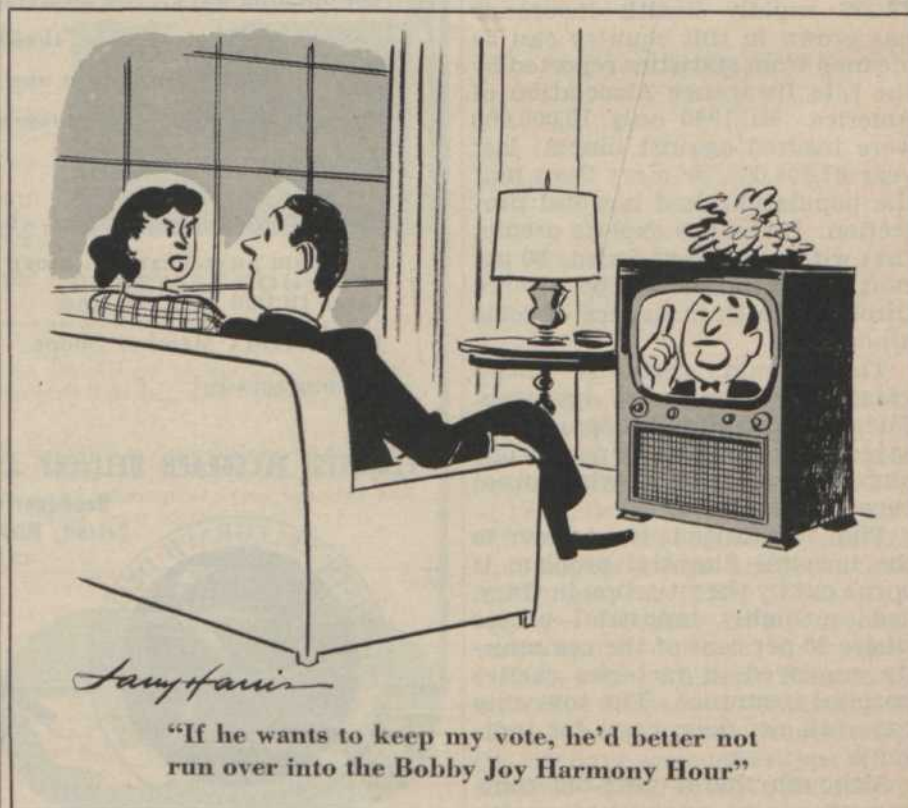
1. The adoption of a uniform accounting system by which hospitals can compare the experiences of different departments and methods as well as lay foundations for comparisons with each other. Mr. Rorem feels this alone would achieve from five to ten per cent more service without increased cost. At five per cent the national saving would exceed \$100,000,000 annually.

2. The encouragement of private out-patient services to bring added revenue. Because diagnostic apparatus used in clinics cannot possibly be duplicated in the average doctor's office, physicians today welcome an opportunity to send private patients to hospital clinics for study and reports.

3. Hospitals are urged to form councils for group purchasing which can bring about many economies without sacrifice of quality of service. In many cities the hospital council functions as a wholesaler, buying supplies directly from the manufacturer and selling them to institutions.

4. Closer coordination between attending physicians and hospital management in the prescription of medical services and drugs for patients would save the hospital large sums, Mr. Rorem believes.

The tussle between hospitals and





medical men is of long standing with the hospital constantly urging greater economy, less use of fancy drugs and procedures. The doctors' traditional reply is always "saving life comes first." However, administrators estimate that overprescription of the expensive antibiotics runs as high as 900 per cent. One small hospital in Philadelphia introduced a rule that medications must be reordered every 72 hours, and saved \$8,000 the first year. Johns Hopkins with this rule saved \$37,000.

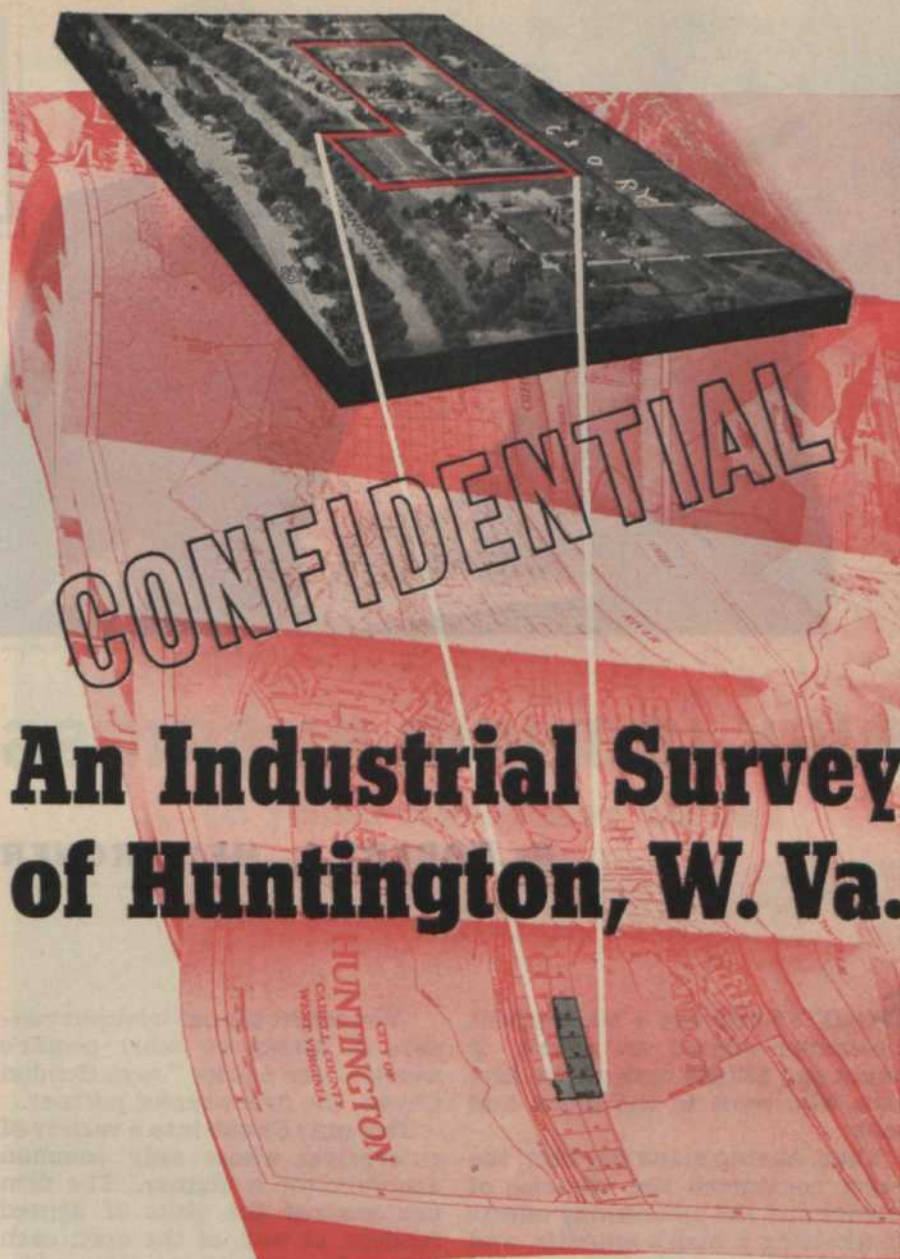
Dr. Stephen Manheimer, director of Mt. Sinai Hospital in Chicago, in his 1952 report notes that "if a doctor hospitalizes patients who do not need it, keeps them longer than necessary and requires excessive special services, he runs the hospital costs up." And he adds, "Medical schools are doing very little to teach doctors medical economics and hospital problems."

5. The cost of institutional and professional supplies is higher than necessary because of the expense placed upon manufacturers and wholesalers who must provide a wide variety of products for the same purposes. If these supplies were standardized and simplified they would be far less costly.

To find more of the answers to the problem of how to keep hospital rates within reach of the average patient while balancing budgets, the American Hospital Association has allocated \$500,000 to a Committee on Hospital Financing. The committee which is headed by Graham L. Davis, formerly with the Duke Endowment and W. W. Kellogg Foundation, went into gear last spring and is now sizing up hospital markets, developing budgets. A pilot study is under way in North Carolina. Mr. Davis says that they are going about the study as if they had automobiles to sell and are trying to determine which is the best way to produce and market the product.

Stressing the need for greater understanding of modern hospital problems Mr. Bugbee points out that "Some of the abuses need correcting. Not the system."

"Nobody doubts that this country will continue to maintain its hospitals," says Mr. Bugbee. "The next five years will show whether it will be accomplished by private insurance, government aid, still higher bills to the individual or through more private philanthropy." And he warns: "If our present hospital system goes by the board because of lack of support and public interest, the patient will be the victim."



## An Industrial Survey of Huntington, W. Va.



The Tri-State area served by Huntington, West Virginia, is a center of distribution for national markets. Balanced economic factors make it one of the "Low Cost" areas of the nation. Because of these factors... coupled with the region's abundant raw materials, natural resources and transportation facilities... Huntington offers unusual opportunities for new plants and distribution warehouses.

A complete industrial survey of this Huntington, West Virginia site is available to business executives.

**C&O's "Pin-Point" surveys on any industrial sites will be made and held in strictest confidence**

Why not let our Industrial engineers and researchers dig out the answers to your location problems? No obligation, of course. Write the Chesapeake and Ohio Railway, Industrial Development Department, Terminal Tower, Cleveland 1, Ohio.

SERVING Virginia  
West Virginia • Kentucky  
Ohio • Indiana • Michigan  
Southern Ontario



## Chesapeake and Ohio Railway





R. I. NESMITH



## RISK IS THEIR BUSINESS

By ROBERT L. HEILBRONER

**S**OME YEARS ago a Minneapolis newspaper offered an award: it would pay \$50,000 cash to the first man who went to the moon and back.

Then, having made the offer, the paper considered the miracles of science and the astonishing effects of whetting a man's appetite, and had second thoughts:

"Suppose some nut does it!"

These sober reflections led, as many such sober reflections have, to a proposal laid before a firm with the old-fashioned name of Chubb & Son. Would the firm, asked the paper, care to insure it against the eventuality of such a trip? Chubb & Son, after due cogitation, replied that it was prepared to accept the risk.

Having spent nearly three quarters of a century figuring the chances of success of adventures tied to the surface of the globe, it felt it was about time it should begin to learn something about the Earth-Moon run.

Not that this was anything for the firm to get excited about. For risk is Chubb's bread-and-butter. As an insurance underwriter—a professional appraiser of hazard—it says "yes" or "no" every year to more than 1,000,000 proposals for insurance.

"You might say our business consists in taking on other people's worries—for a price," says Hendon Chubb, the firm's senior partner.

This puts Chubb into a variety of enterprises whose only common denominator is chance. The firm has insured the risks of dented fenders, of war, of the open cash till. It has stewed over the safety of clipper ships and rusty freighters, fretted about ore precipitates by muleback, worried about the possibility of the top of the Empire State Building falling off, and concerned itself with the likelihood that a giraffe shipped by railroad across the plains of Africa would fail to duck at a low bridge (giraffes more than 12 feet tall are not considered good risks). In fact Chubb has insured just about every kind of risk on just about every kind of property, from the chances that a dead Chinese shipped as on-deck cargo would be washed overboard to the chances that a multimillion dollar steel bridge over the Tacoma Narrows would suddenly collapse (it did).

Chubb insures an airline and gets a claim from a passenger who is speared by a swordfish in the airline office. Chubb insures a private plane and pays damages when a nearsighted moose gently chews on

its wings. Chubb insures a cargo of ginseng (a dried herb highly prized by the Chinese for its reputed aphrodisiac properties) and pays a loss when river thugs jump the lighter near Hong Kong.

Yet, far from displaying the symptoms of a nervous breakdown from his exposure to the whims of chance, Chubb & Son is in beaming health. Its staff of 1,200 includes some extraordinarily gifted appraisers of risk, a group of ten partners who bring 295 years of experience to bear on outguessing the next throw of the dice, and a remarkable family of people called Chubb. "Those Chubbs are just born underwriters," said one insurance broker.

"Those Chubbs" include Hendon, who has professionally brushed shoulders with disaster for 56 years, and his son, Percy, with 20 years in the calamity business.

At 77, Hendon is a tall, white-haired man with a pleasant rugged face and a sea captain's bearing; he might have stepped out of the pages of "Captain Courageous." That nautical air is not without significance—Chubb has been called one of the most outstanding marine insurance executives in the world. During World War I, when German subs were sinking Allied



shipping so fast that private insurance rates threatened to become prohibitive, Hendon Chubb proposed and later supervised the first government war-risk insurance agency.

"Chubb was then and is now the man who knows more about what can happen to ships and cargo than any other man in the country," said an admiralty lawyer.

"He is also a crack racing skipper, the best quail shot I ever saw and, when it comes to ideas, the youngest man in the business," says his son Percy Chubb II.

Percy, who resembles a young college professor, one summer took a 30-foot boat up 600 miles of rocky Norwegian coast with his wife, Corinne, as first mate and three of his children as seamen.

He likes to sit with his feet tucked up on his chair, and as he smiles at you across the desk he looks like the last man in the world who would be concerned with the probabilities of disasters happening in unexpected places.

"Fact is," he confesses, "I've always been a little slow with figures."

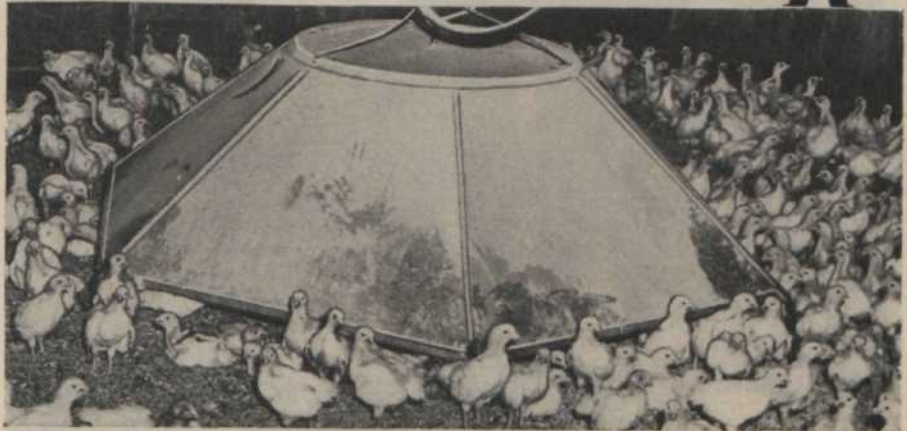
**THIS** hardly tallies with a description of him given by his assistant, Bill Rees, "Working for Percy," says Rees, "is like working for the kindest mechanical brain you'd ever want to meet. Percy thinks so fast that most of the time he's just a blur."

The blur isn't noticeable when Percy is talking about underwriting.

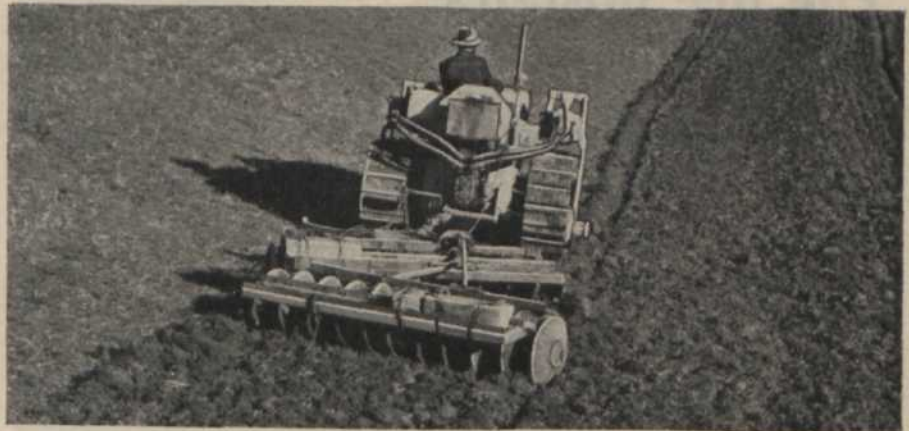
"Our business is more than just a matter of probabilities," he explains. "We're not at all like a life insurance company. We face something they don't—call it the catastrophe factor. In the mass, people die pretty much on schedule. But \$100,000,000 worth of property can blow up at any instant. For example, a windstorm in New York cost us more than \$1,250,000 inside 24 hours. It's because of this tremendous risk factor that the law doesn't allow property insurance companies like ourselves to write life insurance."

"The property we insure is worth so many millions—or billions—that no one even bothers to keep track. We allow for the catastrophe factor by spreading our risks around, and by taking only a little piece of a really big property like the Holland Tunnel or an ocean liner. That way we limit our risk to, say, \$5,000,000, or \$10,000,000 on any one thing. Even that may be a lot. If we feel uncomfortable about a risk, we go out and buy protection

# Temperature Control Helps the Farmer



**...to raise healthier chicks**



**...or to plow his land easier**

Whether it is regulating the heat in a chicken brooder or in the engine of a tractor—temperature controls by Robertshaw-Fulton help the farmer in countless ways.

For example—Robertshaw, Grayson and Fulton-Sylphon controls are also used to regulate temperature in incubators, egg-cleaners, chicken scalders; in milk houses, pasteurizers; in stock and poultry

watering troughs; in bee hives, hotbeds, greenhouses. They regulate the ventilation in barns and help the farmer cure hay.

Everywhere, in everything, temperature control plays a vital part today. Perhaps our extensive experience can help you solve temperature control problems in your plant or on your product. We invite the use of our engineering service.

In Home, Industry and Transportation,  
**EVERYTHING'S UNDER CONTROL**

## Robertshaw®-Fulton

**CONTROLS COMPANY**

GREENSBURG, PENNSYLVANIA — Robertshaw Thermostat Division, Youngwood, Penn. • Fulton Sylphon Division, Knoxville, Tenn. Anaheim Division, Anaheim, Cal. • Grayson Controls Division, Lynwood, Cal. • American Thermometer Division, St. Louis, Mo. Bridgeport Thermostat Division, Bridgeport, Conn. Fielden Instrument Corporation, Philadelphia, Penn.







## The fire upstairs wasn't our fault

*...the \$3,121.95 income loss was*

(A true story based on Hartford Fire Insurance Co. File #H-50-14827)

We're hat makers—women's hats. And, with a big backlog of fall orders, we were working six days a week to meet demand. Upstairs, there was a fire in a shoe factory. We were flooded . . . had to shut down our fabric hat department ten days for equipment repairs.

That fire upstairs wasn't our fault. But more than half of our resulting income loss *was*. Our gross earnings were cut \$6,024.32 by the ten-day shut-down. Only \$2,902.37 was recoverable—we simply had failed to keep our Business Interruption Insurance geared to probable earnings.

When it comes to protecting your income dollars during shut-downs, doing things by half is bad.

Doing nothing is worse!

So if you're carrying Business Interruption Insurance, make sure it adequately covers your anticipated income. And if you're without this vital protection, *don't* be . . . even for another twenty-four hours.

Today, see your Hartford Fire Insurance Agent or your insurance broker. Or write for free booklet, No. 84714, which shows how to figure what you might lose in case of a temporary shut-down.

*Year in and year out you'll do well with the*

# Hartford



Hartford Fire Insurance Company • Hartford Accident and Indemnity Company  
Hartford Live Stock Insurance Company • Hartford 15, Connecticut

just like our customers; we insure ourselves against the same risk we've insured the property against.

But we need something besides a pure knowledge of the odds. We need a kind of sixth sense about *whom* to insure as well as *what*."

If underwriting does take some peculiar psychic power, the present Chubbs come by it naturally. The family Chubb arrived on the scene in the 1860's in the person of Thomas Caldecot Chubb, a be-whiskered Britisher with a taste for adventure, who finally settled in New York after a long peregrination by way of Australia and San Francisco. Thomas Chubb always wanted to be an underwriter, but in these days there was not much underwriting to be done. The British dominated the marine insurance market.

**T**HOMAS CHUBB decided to do something about this. With his son Percy—the present Percy's namesake—he rounded up 100 local businessmen and got them to put up \$1,000 each to form the New York Marine Underwriters. Each of the subscribers was pledged completely to the organization in the event that it took a licking, and Thomas and Percy, as managers of the firm, were charged with the responsibility that it did not.

Chubb, Senior, was no slouch when it came to judging risks. In his day a clipper ship with \$1,000,000 in gold on it was announced as overdue and the original insurer went around the market frantically looking for someone who would insure him. Nobody would touch the risk except Thomas Chubb. He got out his atlas, looked up the position where the clipper was last sighted, then reinsured the gold. Two days later the clipper hove into port and people congratulated Chubb on his good fortune.

"The wily old fox," explains one of the Chubb partners, "had seen from the map that the clipper should be in shallow water from her last sighted point to her home port. He simply charged a premium high enough to cover costs of salvaging her if she'd gone down. After all, gold doesn't dissolve."

Wily Thomas Chubb died in 1887, leaving the business in the capable hands of his son, Percy.

"To let you judge his character," reminisced a Chubb partner, "when old Percy was along in years and couldn't engage in active sports, he took up croquet. He'd invite the young people to play with him and they'd accept, thinking to humor the old boy. Humor him!



Ha! Old Percy shot croquet like those young people shot billiards."

Percy Chubb was soon joined by his brother, Hendon. They proved to be a formidable team. When the New York Marine Underwriters Association was dissolved in 1901 to make way for a modern corporation, original subscribers received 1,000 per cent return on their money.

"There was a time," Hendon Chubb remembers, "during the Spanish-American War, when New York city got panicky, and we insured houses against bombardment for 50 cents per \$100 below 42nd Street and 25 cents above. That kept the doormat dirty!

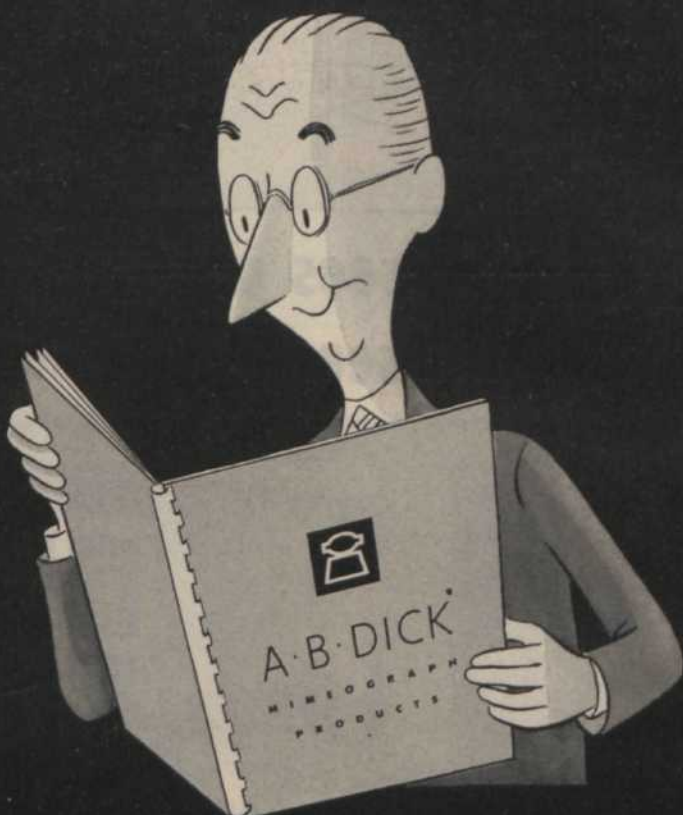
"But we weren't always lucky. When I joined the firm, we had 16 people—that was in '95—and we thought we were overstaffed. Then along came the San Francisco fire and I had to mark our known losses on a map every day and figure out if we'd gone broke overnight."

Chubb & Son did not go broke, although it paid out \$750,000 and reeled under the blow. That was in 1906; last year it paid out \$40,000,000 in losses and expenses and regarded the whole matter with equanimity since it earned more than \$48,000,000 in premiums.

**ODDLY** enough, however, not a nickel of these premiums found their way into the actual till of Chubb & Son, nor did Chubb pay out a dime of those losses from its own bank account. For today, as in the days of the New York Marine Underwriters, Chubb confines its activities to the management of insurance companies. The house of Chubb is nothing but a risk-judger and a loss-adjuster; the companies it works for bear the actual financial responsibility of insurance.

When a broker comes to Chubb with a proposition, humdrum or fantastic, its function is to decide if the risk makes sense. If it does, then Chubb issues a policy on behalf of one or more of the insurance companies for whom it acts. Similarly, when a broker calls up and says, "Remember that house you insured last week? Well, it burned," Chubb may send its own adjuster out to survey the damage, but the check that goes out is signed by the company in whose name Chubb insured the house.

Today Chubb & Son decides on the risks for four American companies. It also does American underwriting for four British companies who do business here, and it runs the affairs of one Cuban company. Also, with another insurance group, Chubb jointly man-



## What is so surprising about MODERN MIMEOGRAPHING?

It has never been so easy to make copies of all kinds—make them right in your own office.

And today nine out of ten are surprised when they learn of all the new developments in MODERN mimeographing. For full information, call your A. B. Dick Company distributor listed in the Classified section of the phone book, or mail the coupon below. A. B. Dick mimeographs are for use with all makes of suitable stencil duplicating products.



# A·B·DICK

THE FIRST NAME IN DUPLICATING



A. B. DICK COMPANY, Dept. NB-1052-M  
5700 West Touhy, Chicago 31, Illinois

I'd like to know what is so surprising about MODERN mimeographing.

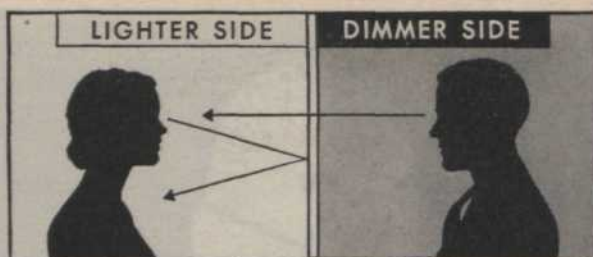
NAME \_\_\_\_\_ POSITION \_\_\_\_\_

ORGANIZATION \_\_\_\_\_

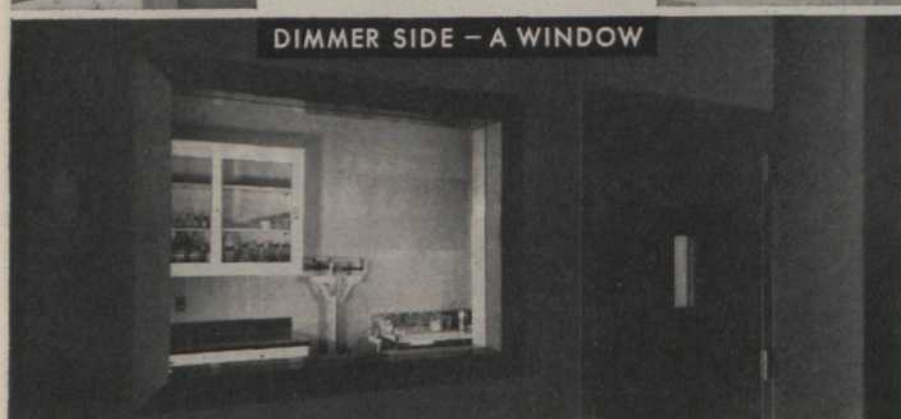
ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_





## The patient sees a mirror ... the doctor sees the patient



## ... with MIRROPANE ... the transparent mirror

Psychiatric treatments can be observed without the patient's knowledge in this Veterans' Administration Hospital, Wilkes-Barre, Pa. Between the doctor and the patient, a sheet of *Mirropane*\* serves as a window from the doctor's dimly lit side, while from the patient's brightly lighted side it appears as an ordinary mirror on the wall.

Whatever your business or profession,

chances are you can benefit from *Mirropane's* unique one-way transparency. Unseen, a store manager can see the sales floor; a bank guard can see the banking floor; a teacher can observe pupils. So think of your own problems in terms of *Mirropane*. It can be installed easily by your local L-O-F Distributor or Dealer. You'll find him listed under "Glass" in your classified telephone directory. \*®



# MIRROPANE

### TRANSPARENT MIRROR

PRODUCT OF LIBERTY MIRROR DIVISION

LIBBEY-OWENS-FORD GLASS COMPANY • LM-2102 NICHOLAS BLDG. • TOLEDO 3, OHIO

ages the Associated Aviation Underwriters, who specialize in risks of the air.

All this does not make Chubb a giant company. With \$130,000,000 in assets under its management, it ranks a nice comfortable middle-size in the tiers of American insurancedom.

The sea always has been Chubb's first and truest love. Today in its big banklike offices at 90 John Street in New York you can catch a glimpse of things maritime in the pictures of ships painted on the glass reflectors of its overhead lights. For while an underwriter's aim in life is to make money, his peculiar psyche makes his eyes light up when something juicy in the way of unusual risks comes along. And there are enough risks connected with the ocean to keep a whole corps of underwriters happy.

**J**UST in the ordinary course of events, ships can burn, sink, strand, collide, and capsize. A bulletin of disasters which passes around Chubb's offices every week showed for October 6 one ship stranded off Montreal, one ship coming in to Bermuda with a 22 degree list, one tug adrift in heavy seas with a cargo of steel beams, and one ship just plain sunk. That was an ordinary week. Then there are weeks like the time the *Morro Castle* burned and the *Vestris* went down.

Everything that can happen to a boat can happen to its cargo, only more so. A load of flour can arrive safe and sound except that it smells of the cargo it was next to; a shoebill stork can be delivered in good condition except that it may refuse to eat. Since Chubb's files go from aardvark to zebra and from applesauce to zinc, the number of possible combinations of trouble presents a nice problem in higher mathematics.

No one, of course, ever has bothered to figure out what precise chance a shipment of negligees or nuts and bolts stand of being damaged by ship's sweat or stepped on by a stevedore. The ten heads of Chubb do not scurry into conference for every cargo of wheat that is referred to them, much less every rowboat. It is only the rare risk—like 1,500 miles of steel pipe that were to be cut into sections, sealed, and floated from California to the East Coast—that requires Chubb's undivided stratospheric opinion.

The run of the mill shipment—say a cargo of rubber from Malaya to New York or a crate of caged cheetahs from Mombasa to Mem-



phis—is written on the basis of having done it all 1,000 times. And having done it 1,000 times, Chubb charges 25 cents to insure \$100 of rubber from the East to the West and \$7 to cover \$100 worth of cheetahs.

Every now and then, of course, there comes that extra special risk that makes Chubb's underwriting pulse stir faster. There were two huge tin dredges, worth \$2,000,000 each, big and ungainly as floating houses, which were towed all the way to Indonesia. There were two 600 foot boats to be taken to the Great Lakes via the Mississippi River. In the latter case, Chubb actually insured the fact they'd get there. Since clearance had been figured to nine inches on each side and there were 189 bridges to go under (three at one time at one stage of the journey), Chubb had to get out maps, check plans to inches, and then pray.

"I used to think, just one little puff of wind, and bingo!" says Walter Gherardi, Chubb hull underwriter who comes by his trade with three admirals in his family. "But they got there without a scratch."

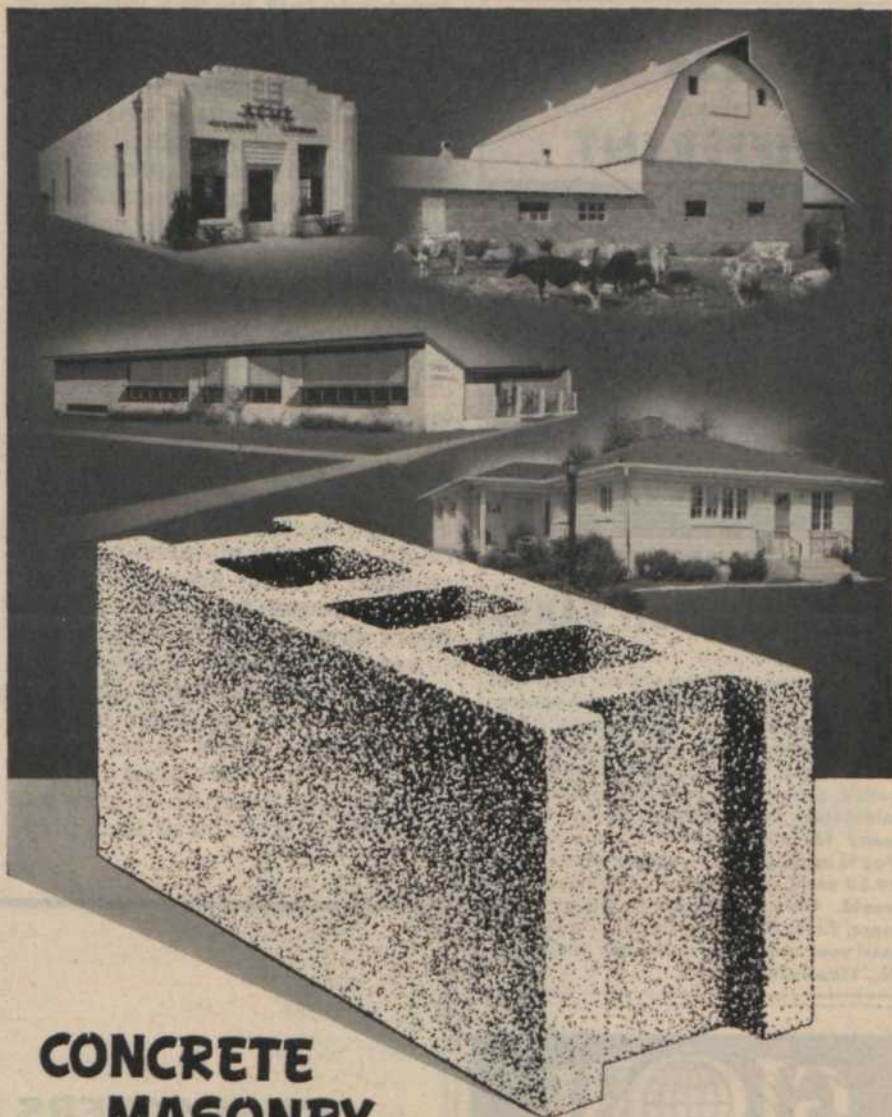
**D**ESPITE its affinity for the sea, Chubb & Son has learned to operate on terra firma. To a large extent this is due to the fact that the law, which carved the world of insurance up into life, casualty, and fire-and-marine, always was slightly vague about just what marine did and didn't cover.

The first automobiles, for example, were considered "hulls" and insured on a marine policy with a special endorsement. All movable kinds of property looked more like cargo than anything else and hence also fell under marine insurance. Tunnels and bridges were tucked in at the request of the tunnel and bridge builders.

"Bridges go over water, don't they?" they asked the marine insurance companies.

It was not only the vagueness of the law which got Chubb busy on dry land. There also was its own itch to explore new fields. This led it to the introduction of registered mail insurance and to the writing of the first all-risk jewelry floater.

This last got Chubb & Son into the detective business. The firm's chief enemy of crime is John S. Cruickshank, a safety engineer, who has a twinkle in his Scottish eye and a handful of glass eyes in his pocket (he uses them to convince machine operators that they really ought to wear their safety goggles). Cruickshank's favorite



## CONCRETE MASONRY...

**modern building block for firesafe,  
durable, low-annual-cost construction**

Compared with other masonry, concrete block is relatively new. Yet it has grown so steadily in popularity that it now exceeds the combined wall volume of all other types of masonry. In view of its advantages this preference for concrete masonry is natural.

Its rugged resistance to weathering, rats, termites and decay makes concrete masonry unusually durable. And it can't burn. This is important in homes, schools, hospitals, factories, farm buildings and other structures where firesafety is essential.

By laying block in any of many pleasing patterns and finishing them with portland cement paint in a choice of beautiful colors concrete masonry makes interior or exterior walls of great charm.

Concrete masonry is moderate in first cost, needs little maintenance and has long life. That means **low annual cost**.

So whatever you plan to build concrete masonry will assure you durable, firesafe, attractive, **low-annual-cost** construction.

## PORTLAND CEMENT ASSOCIATION

33 W. Grand Ave. } A national organization to improve and extend the uses of portland cement  
Chicago 10, Ill. } and concrete through scientific research and engineering field work

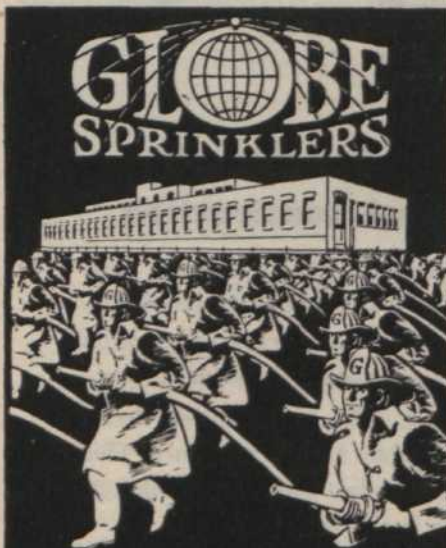


This year . . . give  
**BUSINESS GIFTS**  
that are  
**DIFFERENT**



**Love's HAWAIIAN FRUIT CAKES**

The world's most fruit-packed fruit cake—a true gourmet treat from the tropics to delight the hearts of businessmen, wives, families! Two pounds; a full 84% fruits and nuts! Attractive tropical tin, brilliant gift box. Enclosed: story of Love's famed 150-year-old recipe; gift salutation (we put your name on). Order many for gifts; some for your family. You'll be delighted, or money back! Only \$4.30 each, ppd., mailed anywhere in the world. Only \$2.90 each in lots of 14 or more, f.o.b. Honolulu. Enclose check; air-mail your order to: Love's, Box 294, Dept. N., Honolulu, Hawaii.



**FIREMEN EVERY 10 FEET**

**DEFEAT YOUR WORST ENEMY**

**FIRE** gives no warning of attack. It is a real and constant threat. Statistics show that most **FIRE**s occur when help is away. Defeat **FIRE**. Let us show you how **GLOBE** Automatic Sprinklers discover and stop **FIRE**. And save money...too.

**GLOBE AUTOMATIC SPRINKLER CO.**  
NEW YORK . . . CHICAGO . . . PHILADELPHIA  
Offices in nearly all principal cities

**THEY PAY FOR THEMSELVES**

game is to talk his way into banks and jewelry stores outside of business hours by posing as a typewriter or telephone repair man. Once inside he raises hell at the laxity of the system which let him in, and then casts a professional eye about the place diagnosing in such matter as how many employees can be covered from a single spot by one man with a submachine gun.

To minimize loss Chubb & Son is forced to abandon its calculation of the odds, from time to time, and engage in a little cops-and-robbers. It has sent investigators to Belem, Brazil, to find out what happened to a plain brown package containing \$450,000 in cash (it found out), and plumbed patiently through a hotel drainage system until it found a valuable ring 14 floors down from the room where it was lost. It has hired private eyes to do special sleuthing jobs and coolies to trek up into the hills around Honk Kong to search for gold coins that were flung from an airplane that crashed. It even had the twisted skeleton of that plane

shipped to New York and melted down to recover the gold fused into the framework.

On occasion fraud can provide Chubb with some badly needed comedy relief. The Case of the Jingling Brassieres is an example. Some of the girls who counted the coin receipts of the Southern Bell Telephone Company took \$20,000 home with them in a manner which hardly requires further elaboration. All the money was recovered and the Guarantee Company got off without a penny's loss, although it had followed developments with more than routine interest. "A novel way of transporting stolen funds," acidly commented one official.

Chubb's is undaunted by such blows to its faith in human nature.

"How much we have at stake with all our bonds, I couldn't even guess," says Nathan Mobley, Chubb partner. "We don't even know exactly how many people we bond. In the old days you wrote out a separate bond for each individual and knew something about the person himself. Today we bond an

**CHARACTERS  
AT WORK**



AMERICAN folklore is filled with the tales of many characters of both fact and fiction. Almost every industry has produced its own folk-heroes. Here is a list of legendary American workers. See if you can match them with their occupations which are also listed below.

- |                      |                        |
|----------------------|------------------------|
| 1. Paul Bunyan       | A. Steel worker        |
| 2. Jonathan Chapman  | B. Cowboy              |
| 3. Johnny Inkslinger | C. Sign painter        |
| 4. Snake Magee       | D. Railroad laborer    |
| 5. A. B. Stormalong  | E. Planter             |
| 6. Joe Magarec       | F. Locomotive engineer |
| 7. Slappy Hooper     | G. Secretary           |
| 8. John Henry        | H. Lumberman           |
| 9. Pecos Bill        | I. Seaman              |
| 10. Casey Jones      | J. Oil well driller    |

J O B S C O L V E  
I S T E R I A

—JOHN W. HEANEY, JR.



entire company and only meet the treasurer. We have to bet on human behavior as a whole."

"Betting on good behavior isn't limited to our bonding business," comments Hendon Chubb. "I suppose that 50 per cent of our business depends in one way or another on people's honesty, and maybe another 45 per cent on their skill. After all, when we insure a ship or a plane, we're betting on the capabilities of the people who handle them just as much as on the quirks of fate itself.

"Of course, there's always that other five per cent to be reckoned with. I remember a case called The Loss That Could Never Happen. A number of years ago we were asked to insure a collection of fine Egyptian statuary and John Rogers, who's our partner in charge of Fine Arts and Special Risks, sent young Ad Taylor out to survey the place. Taylor came back and said, 'Mr. Rogers, if I ever saw a perfect risk, this is it. The statues are six feet high and weigh a ton or more each. Frankly I don't see how they ever got them in there and it would take a railway car to get them out. They're housed in a separate fire-proof building and anyway, they're stone and they can't burn. And they have a watchman and dogs around the place. There hasn't been an earthquake in Jersey for as long as I can remember and meteorites don't scare me. What could possibly happen to them?'

"We underwrote that risk and practically no sooner had we done so than we had to write out a check for close to \$500,000 for a total loss. It seems the statues were waxed to keep them at a high finish and one day a little fire broke out in a bundle of old rags they kept around for that purpose. The fire got going on the wax, and the next thing you know, the statues were red hot. Then the firemen came and sprayed the darn things. Inside of two minutes those statues had split into pieces you could pick up in your hand."

Hendon Chubb grinned and looked across the room to a picture of Thomas Chubb. "That taught us something about the word 'never,'" he chuckled. Old Thomas Chubb seemed unperturbed. He knew a lot about that word.



**EVERY TIME THE  
TRUCKING INDUSTRY  
IS HURT... YOU FEEL  
THE SHOCK, TOO!**

**EXCESSIVE  
NUISANCE TAXES**

**THE TRUCKING  
INDUSTRY**



• Nobody wants to be a shock-absorber. Yet, like the 3rd ball in a billiard game, you absorb the final shock when the trucking industry is hit with crippling legislation. Your shipping costs go up, and so does the cost of everything you buy for your business... because trucks carry 75% of all the nation's tonnage.

Everyone gains from the fast, flexible, efficient service trucks provide. Truck transportation creates new business, new jobs... is an important factor in American progress. That's the kind of service the trucking industry wants to continue to give you.



**AMERICAN TRUCKING INDUSTRY**

American Trucking Associations, Washington 6, D.C.



The "bustle" is out of style in Mass Mailing, too

Mechanize  
and Save  
with the

## INSERTING & MAILING MACHINE



Fashionwise, bustles are dead as the dodo. And needless **bustle** in the mail room is just as out of date. There's no longer need for extra clerks, skipped enclosures, torn envelopes or wasted postage . . . thanks to Inserting & Mailing Machine.

The I & M Machine cuts mailing costs 4/5ths, saves time, space, spoilage and waste . . . enables you to use enclosures more frequently and effectively. Let us make a test run of one of your mailings. Just drop us a line



United Business Service, Boston, says: "Your I & M Machine . . . a great money and time saver. In 3½ years . . . mailed over 12 million pieces . . . eliminates acute personnel problem in mailing dept."

**INSERTING AND MAILING MACHINE COMPANY, PHILLIPSBURG, NEW JERSEY**

GATHERS ENCLOSURES    INSERTS INTO ENVELOPE    SEALS ENVELOPE    PRINTS POSTAGE INDICIA    COUNTS & STACKS

"heh-de-leedl-waddle"



DEEP in the Blue Grass country of Kentucky is perhaps America's least known but most intriguing college. You won't read about it in the sports pages for it has no football team. And it has no pretty coeds.

Despite these handicaps, the Kentucky Auctioneering College plays an important part in the economic life of the South for its graduates are tomorrow's famed tobacco auctioneers.

"Heh-de-leedl-waddle-waddle-leedle-leedle-HEP-leedle-water-waddle-waddle-HEP-now-a-half-leedle-leedle-fortasuta-ray-ray-HEP-now-ray-waddle-leedle-ray-tay-ray-ray-come-along-now-do-I-heah-a-dollah" may be a foreign language to most folks but it's a dollars and cents chant for the people who buy and sell tobacco.

The school teaches the selling of real estate, cars, livestock and furniture, as well as tobacco. President of the institution is Col. Walter J. Fritts who, in 1949, founded KAC in the heart of the Kentucky tobacco-growing sector.

To keep amateur buyers from quick profit by riding along on the pros' expert judgment, secret bids and various gestures and postures are used. A wink may indicate to the auctioneer an opening bid. A pull on the ear lobe, crossing of two or more fingers, stroking the chin and the wave of a rolled-up paper—all have their meanings to the auctioneer and further complicate matters for the amateurs.

If the signals are baffling, how about the twangy, gobble-de-gookety flow of words that sound like everything—yet nothing?

The 100-hour course devotes 80 hours to auctioneering, and 20 to the study of legal contracts, licenses, law, voice, advertising, clerical work and management.

Then, when the term is finished, the students—like those of any other college—step forth to receive their sheepskins before joining the ranks of professional auctioneers.

—JOSEPH PAPARA

# What a SCOTCH!

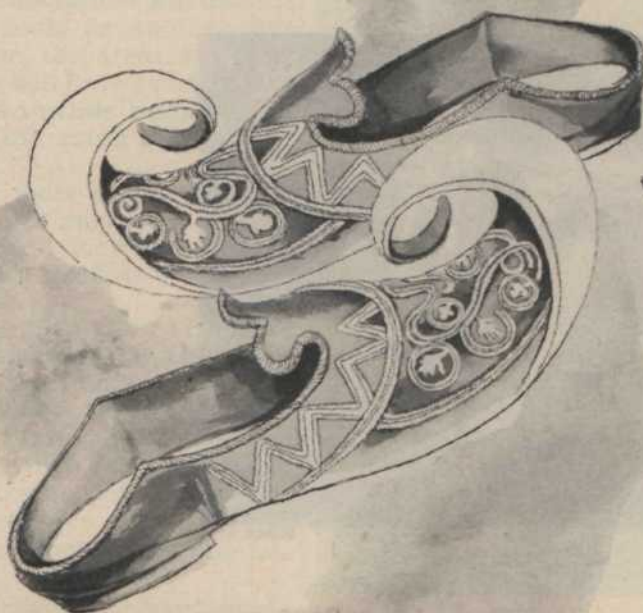


## White Horse... of course!

BLENDED SCOTCH WHISKY 86.8 PROOF  
Browne-Vintners Co., Inc., N. Y., Sole Distributors



## YOU GOT SHOES, WE GOT SHOES...



When all God's chillun got shoes — good, serviceable shoes — this country's foreign policy will be walking comfortably. And you'll be sleeping lots more comfortably, too — because an expanding world economy is the road to lasting peace.

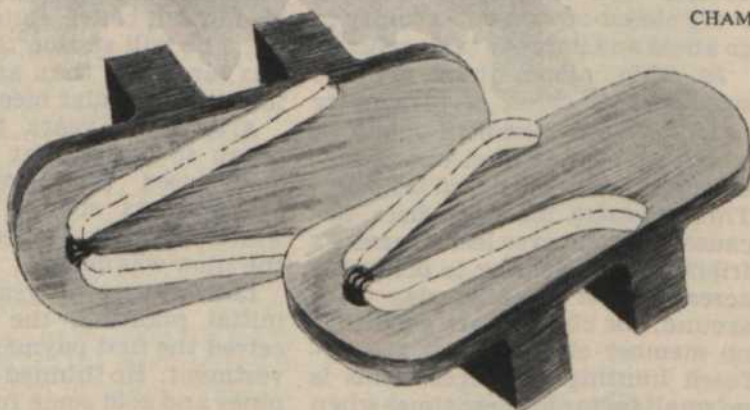
We are finding more and more businessmen who believe that wider distribution of goods at fair prices in free markets among all the peoples of the world will raise standards of living and promote universal prosperity.

These men are working through the Chamber of Commerce of the United States, for the elimination of restrictive and discriminatory trade practices — such as quotas, embargoes, multiple exchange rates and controls, excessive tariffs and systems of state trading and state enterprise. They are working vigorously and constructively to promote international trade.

Do you, too, feel that free, competitive enterprise alone can release the regenerative forces which will bring about world recovery? Then you will want to know more about the Chamber and its work in this important field and in other fields relating to better business and better government.

Write for a copy of our Annual Report.

CHAMBER OF COMMERCE OF THE UNITED STATES  
Washington 6, D. C.



A NATIONAL FEDERATION WORKING FOR GOOD CITIZENSHIP, GOOD GOVERNMENT AND GOOD BUSINESS



# Good hunting made easy



BLACK STAR

**R**EMEMBER a farm in southern Ohio. The owner was an old fellow who, until middle age, had saved every penny he made. Then he got married.

The new wife immediately changed his way of life. She made the farmer haul every bit of his old furniture up the draw back of the house to make way for newer things. Then she started on the unkept yard. Old plows, tools, milk cans and bed springs joined the furniture.

When I was a boy the junk pile had become overgrown with weeds and briars, and every time we passed it we were certain to jump a rabbit or two.

The moral of this incident is not that fastidious wives mean better rabbit hunting. That might help, of course, but there is an easier way—a way that groups of sportsmen in many sections of Ohio and the Midwest are using to improve local hunting and also to make friends with the farmers on whose lands they hunt.

The story, briefly, is this:

In many localities, particularly the intensively farmed areas, suitable cover and food supplies for wildlife have been depleted. Any given "habitat" can support just so much game—no more. Money spent on restocking is wasted unless the habitat is improved. Fortunately, that can be done easily and cheaply. Worn-out farm machinery, old rolls of wire, roofing, pipes and similar articles make excellent artificial shelters, or "cover," and any group of sportsmen willing to

gamble some healthy outdoor exercise against a better hunting season can start the job at once.

Fence corners, gullies, eroded areas, swamps, or any small uncultivated plots are perfect for this type of "junk pile conservation." In places like these, the shelters in no way interfere with normal farming operations. Old sections of sewer pipe or old oil drums camouflaged with brush or a shock of corn can serve both as a den and a feeding station. An old bed spring covered with brush or fodder is the last word in a rabbit or quail shelter since it provides absolute protection against both winged and furred predators.

In many places businessmen, doctors and lawyers are taking every closed-season opportunity to go afield and improve their sport.

In Ohio, alone, there are 625 sportsmen's clubs, representing nearly 250,000 members, many of which sponsor at least one Saturday or Sunday "barnyard brigade." There is extra incentive here, because no group ever lost a farmer's friendship by helping to police his acres. When opening day rolls around, the chances are good that no member of the group was refused hunting privileges. This is no small factor in these times when posted lands are already plentiful and, in some states, still increasing.

There is hardly a conservation problem that planting cannot

solve—and the one concerning cover and food for wildlife is no exception. Many state and federal conservation agencies make pine and other coniferous trees available to sportsmen, farmers, and outdoor groups either free or for a nominal fee. This is an opportunity for sportsmen.

A fish and game club in northeast Ohio, for instance, bought 8,000 seedling pine trees. They made arrangements with a farmer to plant them on a hillside section of his land. The farmer plowed preparatory furrows, and on a Sunday afternoon the club members gathered to plant the trees. It was hard work, but that was forgotten when the entertainment committee arrived with a truckload of hot coffee, sandwiches and pie. The bull session that followed was far better than any that ever followed a regular meeting.

After three years, the planters began to notice that rabbits and quail used the spreading pine branches as shelter during the winter months—especially when the snow was deep.

Last winter, six years after the initial planting, the farmer received the first payment on his investment. He thinned the crowded pines and sold some for Christmas trees. Farmer-sportsman relations were aided considerably when he received his check for the trees and he thinks about his friends when-

By **ERWIN A. BAUER**



ever he turns on his new television set which he bought without dipping into his regular budget.

Dividends will continue to accrue for all concerned. Through selective cutting the farmer will harvest a crop of posts in another five years. When the trees are fully matured, he will have a crop of saw timber—meanwhile permanently preserving the stand by selective cutting.

In a few more years, the pine plantation will serve the sportsmen as a "yard" for deer in winter and as cold weather cover for ruffed grouse.

Even the anglers gained from the operation, because good fishing begins back in the hills and the pines have helped solve the erosion problem on that farm. One more thing—try to convince that landowner that the trees do not improve his farm's appearance and that most sportsmen are not pretty fine fellows.

In other sections, sportsmen's groups find it pays to plant multiflora rose on the farms of their friends. Farmers who know that a matured multiflora rose hedge serves as a trespasser-proof fence will not feel unkindly toward any group that helps them realize such a hedge around the farm.

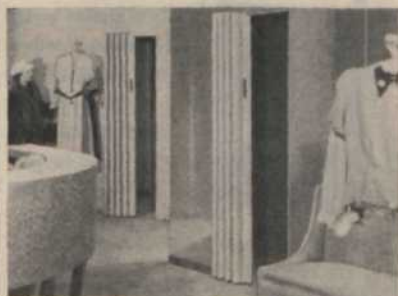
In addition to its ability to turn both trespassers and livestock, multiflora rose is predator-resistant wildlife cover that will increase the winter carrying capacity of a farm for such game birds as pheasants and bobwhites, and that will make a certain amount of food available to wildlife in an emergency.

**SPORTSMEN**, in areas not strategically located on wildfowl flyways, are learning to lick that handicap, too. A dozen states have discovered that wood ducks, native to most of the United States and with a definite preference for nesting in hollow trees, will use artificial nesting boxes. This is significant, because suitable nesting sites for woodies have disappeared as the large timber areas were reduced.

Uniting enthusiasts can perform much work to attract waterfowl. The blasting out of potholes is a simple and inexpensive activity. Small, hastily constructed dams will impound water in certain marshy areas unsuitable for farming. Frequently the landowner can harvest a crop of mink, muskrat, and raccoon furs from these lands in payment for his cooperation. Conservation club members in at least one state have released beavers to flood additional low areas



## How to add a room in seconds with "MODERNFOLD" doors



**MORE ROOM IN FITTING ROOMS.** Since "Modernfold" doors fold you have room for an extra chair—in space a swinging door always wastes.



**"MODERNFOLD" DOORS** control the size—and "tone"—of this retail display area. It takes but a second to conceal the dress rack... and provide a beautiful backdrop for a style showing.

How about your business? Couldn't you use another room as an office, show room, conference room, etc. . . . if you didn't have to increase the overall size of your building? Well, why not divide your present space with "Modernfold" movable walls.

**YOU CAN INSTALL** them in a few hours . . . without costly and bothersome remodeling. Then when you want the "extra" room, you just close your "Modernfold" door. Open it, and your two rooms become one again.

**YOU GET MORE ROOM** in each room, too, with "Modernfold" doors. These steel-framed, vinyl-covered doors fold back on themselves so that you get to use floor and wall space normally wasted by swinging doors. All "Modernfolds"—used as doors or walls—are easy to clean with soap and water . . . require no maintenance . . . come in colors to match any decorative scheme.

For further information check your classified directory under "doors" for our distributor. Or clip coupon.

**Sold and Serviced Nationally**  
NEW CASTLE PRODUCTS, NEW CASTLE, INDIANA  
In Canada:  
Modernfold Doors, 1315 Greene Avenue, Montreal



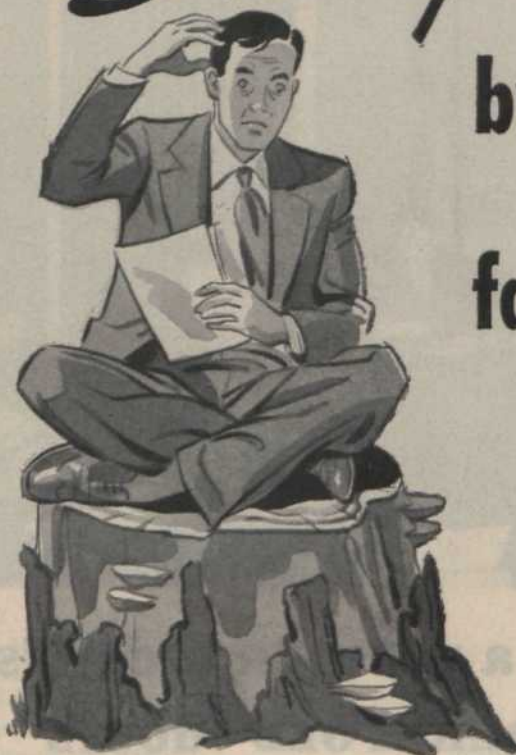
COPYRIGHTED NEW CASTLE PRODUCTS 1952

**NEW CASTLE PRODUCTS**  
P. O. Box 753, New Castle, Indiana  
Please send full details on "Modernfold" doors.

Name.....  
Company Name.....  
Address.....  
City.....Zone...State.....



# "Stumped"



by a tough  
steel  
fabrication  
problem

?

Give International the nod for help on your knotty project . . .

Profit by International Steel's vast fund of cumulative steel-fabricating experience — gained through many years of serving America's greatest names in industry and business—concentrated on solving your specific problem to your complete satisfaction.

Write us today, explaining your problem—addressed to *Special Projects Director*, please.



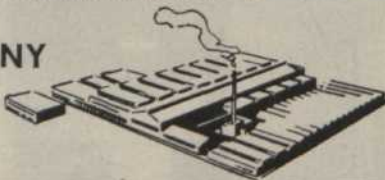
**FREE**

To qualified buyers of fabricated steel—  
**NEW INTERNATIONAL STEEL FACILITIES-SERVICES MANUAL**—  
send for your personal copy NOW.

International Steel is a prime source for: Structural Steel; Steel Building Products; Warehouse Steel; Standard Steel Buildings; Farm Buildings; Aviation Buildings; Revolving Door Entrances; Industrial Doors; Railroad Products; Stainless Steel Products; Lindsay Structures.

## INTERNATIONAL STEEL COMPANY

1920 EDGAR STREET  
EVANSVILLE, INDIANA, U.S.A.



## 30 DAYS AT OUR RISK!

New Advertising Machine  
Prints and Illustrates  
Gov't Post Cards

**FREE** Send name—learn how all types of business are boosting sales with Postcard Advertising. We'll also send **FREE** illustrated book of money-making ideas for your business—complete, unique advertising plans—and **30-day Trial Offer**.

CARDMASTER CO., 1920 Sunnyside Ave.  
Dept. 2410, CHICAGO 40, ILLINOIS



Low In Cost

5 year Guarantee

QUANTITY PRICES ON REQUEST • NAME IMPRINTED

## GIVE HIM A POKER METER for XMAS!

A practical helper to better poker. This poker slide rule quickly and easily tells you whether to raise, stay or fold. Your friends and customers will love it. Its insult value alone — to veteran poker players — is well worth the price.

\$1.25 postpaid, 6 for \$6.00  
12 for \$10.00 — Order several today!

**THE CLELAND COMPANY**

548 Spreckels Bldg. San Diego 1, Calif.

HORSE METER • PICKS WINNERS • \$1.25 POSTPAID



## LETTER RACK

Saves time. Clears your desk for action. A place for every paper. Needed on every desk. All Steel  
( ) Letter size, \$7.50 { Check size  
( ) Legal size, \$9.50 { and color  
desired.  
Green . . . Gray . . . Brown . . .  
Postpaid in U.S.A. if money with order. Send your order today.

CURRIER MANUFACTURING CO.  
ST. PAUL 8, MINN.

on their own club lands and now they enjoy a limited amount of duck shooting where none existed before.

In heavily wooded sections where deer and ruffed grouse are native, sportsmen can find much to do. Both deer and grouse require food which mature woods alone do not provide.

But it is a simple matter to plant food for grouse and deer—with an ax or a saw! As soon as strips are opened through the woods a good crop of herbaceous wildlife food gets under way.

Cutting forest openings is not expensive. Two good men with a gasoline chain saw can work wonders in a day. However, the ideal tool for preparing forest openings is the bulldozer. A strip 100 feet wide by 1,000 feet long in dense timber can be opened in eight hours. The value of such a strip to wildlife cannot be accurately estimated, but conservation agencies are including more and more of this sort of activity in their programs. Alert and progressive fish and game clubs are following the example.

**F**OREST cutting often offers other dividends. Some trees, of course, can be used as saw timber for a new clubhouse—or they can be sold. Smaller trees can be processed into mine timbers or fence posts. Still others can be sold as firewood. The remaining branches can be piled along the edge of the clearing to provide additional wildlife cover.

Wildlife management is actually a case of managing the land or water on which the wildlife lives—rather than the wildlife itself. It is also true that most conservation problems can be solved by some type or other of planting. The individual springtime angler for instance, can plant a good section of stream bank with willows while he is waiting for fish to strike. The only tool required is a sharp pocket knife and the only energy required is to cut several dozen new willow shoots. The cut preferably should be made on an angle. Thrust into the moist bank at intervals of a yard or so, the willows will take root. They will make considerable growth the first year and, in two or three more, will become effective in protecting the bank from further erosion.

Perhaps one of the finest examples of willow conservation exists at Malabar, the celebrated farm of Louis Bromfield, in Ohio. About 15 years ago the stream which flows through the middle of

## Business Christmas Cards

TAILOR-MADE FOR YOUR BUSINESS  
EXCLUSIVELY YOURS IN YOUR COMMUNITY.  
WRITE FOR FREE SAMPLES

Miles Kimball 118 BOND ST.  
OSHKOSH, WIS.



the farm was straightened and cleared of all vegetation. Thus unhampered, the creek carried away the best soil of the bottomlands. The deep pools vanished and, with them, the fish.

After taking over the farm, Bromfield immediately planted two miles of stream bank with willows. Today, there is no longer an annual loss of valuable pasture land; there are fish in the pools; the new vegetation along the banks affords nesting cover to many species of birds and animals. The mink and muskrat have returned. Even watercress grows again after an absence of several decades.

Possibly the finest thing a sportsman can do is to take an active interest in the conservation affairs of his state, not only as related to wildlife—but also to soil, water, forestry, and even to geology. By keeping abreast of the latest trends and practices, the intelligent sportsman will not be swayed by any hairbrain scheme that is costly and destructive. It is the duty and privilege of every outdoorsman to see that his license dollar is spent wisely by professional administrators and biologists.

By observing state-wide activities with an open mind and by applying a little brawn, occasionally, to local projects, the American sportsman can be reasonably assured of good public hunting for some time to come.

**NOWADAYS**, in autumn, it is possible to tramp familiar coverts near my home and see evidence of the week-end worker's efforts all about. One bright morning just after the ringneck season was well under way, I watched a pair of hunters approach the end of a stubble field that was bordered by multiflora rose. While I paused long enough to identify one as the doctor who occasionally comes to our house and the other as the man who sells me cars, five pheasants—two of them cocks—flushed from the thorny hedge.

With ease and skill that clearly indicated that this was not a first excursion afield, both roosters were promptly collected with well aimed shots.

"Nice shooting," I called, walking in their direction.

"And this year we have something to shoot," Doc answered. "Before we started improving this place, you couldn't find a pheasant in a week of walking. We changed that, all right. Anybody can have better hunting—almost anywhere!"

# ... but just suppose it happened to you!



Certainly, you don't expect a fire. No one expected this recent inferno in Brooklyn, New York. But at least one firm, Benjamin Silfen, Inc., located within a building completely gutted, was able to stay in business—able to send out bills the next day because its accounts receivable were in a modern Mosler Record Safe.

Suppose a fire left your records in ashes. How fast would you be able to recover monies with which to replace buildings, equipment, raw materials, finished goods, work in process? How much delay would it mean in restoring production, sales and service? Or would you be one of the 43 out of 100 firms who never reopen after losing vital records in a fire?



Remember—there's a clause in your insurance policy that says "Proof-of-loss must be rendered within 60 days." How could you—without records?



Remember, too—a fireproof building simply walls-in, intensifies a fire that starts in your office. And unless your safe bears the Underwriters' Laboratories, Inc. label, it will probably act only as an incinerator above 350°F.

It's dangerous to "cross your fingers."  
Don't do it.

Find out, today, how little it costs to protect your records—and your business future—with a modern Mosler "A" Label Record Safe. It's the world's best protection. Meets the independent Underwriters' Laboratories, Inc. severest test for fire, impact and explosion.

IF IT'S MOSLER . . . IT'S SAFE

*The* **Mosler Safe Company**  
Since 1848

World's largest builders of safes and bank vaults . . . Mosler built the U. S. Gold Storage Vaults at Fort Knox and the famous bank vaults that withstood the Atomic Bomb at Hiroshima

Consult classified telephone directory for name of the Mosler dealer in your city, or mail coupon now for free informative material.



The handsome new Mosler "A" Label Safe designed by Raymond Loewy brings, at no extra cost, distinguished beauty to any office. New convenience and security features include the new "Counter Spy" Lock with numbers on top of dial to eliminate stooping and visible only to person working combination.

The Mosler Safe Company • Dep't NB-10, Hamilton, Ohio  
Please send me (check one or both):

- ☐ Free Mosler Fire DANGERater, which will indicate my fire risk in 30 seconds.
- ☐ Illustrated catalog, describing the new series of Mosler Record Safes.

NAME \_\_\_\_\_ POSITION \_\_\_\_\_  
FIRM NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_



## Harmon Elliott

### Talking

Suppose Ralph Waldo Emerson had said, "If a man can make a better mousetrap or a better cake of soap or a better cigarette, civilization will beat a path to his door".

What would you say to such a claim?

It probably would be impossible with soap or cigarettes, but because of patents on Elliott addressing machines, it has been done in the addressing machine business.

219 Elliott inventions have been granted United States patents as follows:

From 1870 to 1880— 6 patents  
From 1880 to 1890— 8 patents  
From 1890 to 1900— 34 patents  
From 1900 to 1910— 24 patents  
From 1910 to 1920— 30 patents  
From 1920 to 1930— 19 patents  
From 1930 to 1940— 67 patents  
From 1940 to 1950— 31 patents

And for 1950 to 1960 there are many patents pending.

The United States patent office will not grant a patent unless an invention is both new and useful.

"Useful" to whom? Why, to you, the public, of course.

May I send you a new book entitled "Stencil Addressing from 1852 to 1952?"

*H.B. Elliott*

155-F Albany Street

Cambridge 39, Mass.

## Supremest Court in the World

(Continued from page 44)

bench. In the rare instance when they are not impressed and fall asleep a bailiff gently pokes them awake. Spectators are also forbidden to take notes and the same bailiff who wakes them up checks on this major indiscretion.

Origin of the "no-note-taking" rule is perhaps lost in antiquity, but several reasons are advanced for its still being around. It keeps spectators from ignoring the court's activities; prevents reports of what was said from getting out until the printed decisions become public information (in fact, the printed opinions can differ in part from what actually was said in court).

As many as 90,000 in one month have lined up and waited for one of the 316 spectator chairs in the back of the room. Whether these awed pilgrims find their Justices up to expectations or not they do find a stunning building and within it a stunning chamber.

But tourists are not the only awed visitors. There are also the lawyers, who come from every corner of the land to be admitted to practice before the highest tribunal.

**THESE** applicants must appear personally accompanied by a sponsor who is licensed to practice before the court and prepared to swear that he is proposing a man whom he knows to be licensed to practice before the highest court of his home state and to be of extraordinary moral caliber. All of this information and more, with supporting documents, already has been submitted for the court's appraisal.

To speed the admission ceremony, each sponsor receives a card on which is printed the shortest presentation formula that the court will accept as adequate. The sponsor may read the card, inserting the name of his applicant—or he can indulge in some reasonable oratory of his own. Admission costs \$25.

In addition to the right to practice before the court, admission permits the attorney to use the court's law library—probably the finest in the world, except for the fact that inadequate lighting makes reading legal fine print a difficult chore.

The big days of the Supreme Court sessions are the days of

judgment, "Decision Mondays." Nobody knows what decisions are to be handed down and, of course, nobody knows what the decisions will be. The court has a perfect record for secrecy in 162 years, although many men and women do know what will be said before it is said. Such knowledge in the hands of an interested party or even disinterested speculators would be worth millions in dozens of instances. But none of the clerks, stenographers, attendants, or printers has violated his trust.

**THE** decisions are read or ad-libbed but they are always printed beforehand. For decades Clarence Bright of Pearson's Print Shop handled the printing. He carefully handed out parts (or "takes") to the printers so they would have no inkling of the final decisions. The important last page he set in type himself. Today the Government Printing Office has a small shop in the court building manned by four printers. Bright's precautions are no longer taken but the printers' record remains as unblemished as Bright's.

When the decisions and dissents have been read from the bench, pages immediately distribute the printed versions to clerks and to the press. Actually the press remains in the cellar and a clerk sends the verdicts down by pneumatic tube. No unseemly dashes for the door in the United States Supreme Court. Reporters covering the actual deliberations in the courtroom sit at a bench running along the side of the room. Behind them is another thick, red curtain. They are permitted to take notes and they are provided with a narrow slanting bench for the purpose. If they must depart they simply take one, unobtrusive backward step and slide through the curtains into a corridor leading to an exit or telephone.

The court has come a long way since its birth in 1790. In its first two years not a single petition came before it. When one did come the disappointed Justices couldn't hear it because it was improperly drawn. The original Justices sat two terms in New York, then Philadelphia, and finally Washington each year. They also rode two 2,000-mile circuit tours annually, usually on horseback through the wilderness.

The Supreme Court bench is the



shining goal of almost every man who owns a law degree today. For decades Presidents got gruff refusals when they offered seats. One Justice resigned because he had been offered a much more important judicial post—chief justice of a state court. One early Justice avoided imprisonment for debt by endless circuit riding.

George Washington filled the first bench with Federalists, all members of his party. One, 38-year-old James Iredell, was appointed as a reward for at long last getting his reluctant North Carolina to ratify the Constitution.

But Justice Iredell, as have many doubtful appointees after him, became a fine judge. It would be naive to think that the Justices who found strength on the bench found it from an inner light. They found this strength from a simple fact: the votin' folks don't want nobody tamperin' around with their court.

The fact that the voters generally don't understand the court too well in no way lessens their devotion. The press and the magazines have just hailed the surprising slapping down of Mr. Truman in the steel case. They have all said: "Never again will any President try to usurp such powers."

"Taint so. A new President and a new court might easily do just that. The precedent is now set. It will remain a stumbling block and a rallying ground. But nothing at law is more overrated than a precedent, as any lawyer will admit. A precedent is the unchallengeable wisdom of our forefathers or an archaic monstrosity, depending entirely on how the precedent affects your case.

**THE** Supreme Court is no Rock of Gibraltar standing off the arrogance of Presidents and the ambitions of elected congressmen. It is in fact thoroughly inconsistent, as it always has been. Its strength is not in its consistency, but in its carefully nurtured inconsistency. The only single thing the court has been consistent on for 162 years is that nobody is going to dictate to it, except the American people.

It has not come down through the decades sans error, sans reproach. And, whether or not it admits it, the court is a political body just like the other two branches, the Congress and the Presidency. That it now exercises the balance of power would probably surprise the men who drew up the Constitution. On the law the Founding Fathers might object. But not on the facts.



**He says it's time to change to WESTON BOND**

If you favor better quality at lower cost, you'll vote for the new WESTON BOND. A rag content paper made especially for letterheads and business forms, it carries the WESTON

name right in the watermark as a guarantee of extra value and dependability. Ask your printer to use it or write for sample book. Address Byron Weston Company, Dalton, Mass. Dept. NB

WESTON BOND Envelopes are made with GRIP-QUIK instant sealing flap gum

**WESTON BOND**

Made by the Makers of OLD HAMPSHIRE BOND, BYRON WESTON CO. LINEN RECORD and a Complete Line of Papers for Business Records



**MEN and WOMEN over 30 use this amazing**

**LIFE-TIME WAY to stay in GOOD SHAPE**

ADVERTISED IN  
AMERICAN MEDICAL  
ASSOCIATION  
PUBLICATIONS

After you pass thirty, it's extremely important to stay in good shape. Especially when your "tummy" muscles begin to sag . . . hips and thighs get flabby . . . or elimination becomes irregular due to "sit down" living.

Thousands (including doctors) have solved their problems with the electrically powered EXERCYCLE.

EXERCYCLE gives you relaxing motions of rowing, horseback riding, swimming and bicycling—that help trim inches from thighs, hips and mid-riff. This beneficial body action improves circulation tone, helps you get back into good shape and stay that way. Many husbands and wives report an entirely new experience in physical well-being.



**'RIDE' the EXERCYCLE—Free of Charge in Your Own Home!**

Exercycle is so different that you must "ride" it to understand how it can CHANGE the way you look and feel. We make this offer: Send coupon now to receive Free illustrated brochure, PLUS information on how you can "ride" the Exercycle in your own home (if you hurry) without charge or obligation. This offer may not be repeated. Mail coupon now.

(Also distributed in Canada)



Silent — Vibrationless  
Designed for home use

MAIL COUPON TO:

EXERCYCLE CORPORATION B-10A-52  
597 Fifth Avenue, New York 17, New York

Please send Free illustrated booklet; information on how I can "ride" the Exercycle Free of Charge.

Name \_\_\_\_\_  
(PLEASE PRINT)

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



# SCIENCE

## ...key to continued INDUSTRIAL MIGHT

The greatest concentration of research facilities and the finest minds available in this vital field of industrial development are at your command in

## MASSACHUSETTS

WORLD-CENTER FOR  
INDUSTRIAL  
RESEARCH

for a NEW or Branch  
Location — write to

MASSACHUSETTS DEVELOPMENT  
AND INDUSTRIAL COMMISSION

Room 102D - State House  
Boston, Massachusetts



## Men are the Sucker Sex

(Continued from page 33)

males. Also, they live longer, so obviously we are being outnumbered at an alarming rate. This holds true all through nature: in all species of animal life studied, the females outlive the males.

I think the case is clear now, but a few more fast ones may be morbidly fascinating.

Tests show that men are far more sensitive to cold than are women. Those curves are not only attractive but practical; they conceal insulation.

Women have more fun. Dr. David Harold Fink, psychiatrist, author of "Release from Nervous Tension," finds that women actually have more capacity for happiness than men.

**WOMEN** can get along better without men than men without women. The Metropolitan studied 6,000,000 persons and found this was so. And the Marriage Society of Great Britain discovered that 75 per cent of men who fail to find mates become neurotic. The majority of spinsters remain normal.

Cornell University discovered that men are embarrassed more quickly than women. Girls often give the impression of being bashful and shy when they are precisely the opposite. Who, indeed, deals more routinely with the intimate, from birth to nursery to bathroom,

than women? It is the romanticizing-under-the-moon male, the composer of sonnets and nonsense, the escaper - from - reality, who blushes at the facts of life.

With this knowledge at hand, proving that the female is infinitely superior to the male in every important physical detail, the conclusion is sadly obvious. We are indeed the sucker sex. We have been hornswoggled. We have been earning the livings, collapsing of hypertension and coronary thrombosis at middle age in strenuous effort, fighting the wars, enduring the hardships, and giving up our seats on buses for the benefit of a tough breed of creatures who have cunningly taken advantage of us.

Someone might rise and allege that women have not taken us in deliberately, that we have simply made suckers of ourselves. The answer is on every living room table.

There you will find one or more of the following trade publications of the sex: *Ladies Home Journal*, *Woman's Home Companion*, *Today's Woman*, or *McCall's*, all beautiful, smart, expertly edited handbooks devoted to one sultry subject: how to lure a male by smelling sweet, looking desirable, or cooking pastry. There is even a book of instructions called *Seventeen* for the guidance of high school girls. There are no such publications for men. We devote



"I've tried early American, Louis XIV, and now modern. Henry, you don't go with anything!"



ourselves wearily to hydraulics, cost accounting, law, salesmanship or plumbing supplies.

In recent years, and with the complete approval of men, who thought the women would play fair about it, the females have demanded and received every privilege, professional, businesswise, and social, that used to be men's. Here, to be sure, is where we muffed it. We should have hung onto those dear privileges until we had made sure that women would surrender



at least a few of their arrogant prerogatives. We should have said, "Sure, honey-chile, you may vote, smoke, sit in barber shops, inhabit bars, swear, play poker, travel alone, get divorces, run for office, head up a business, make as much money as a man—sure, come on in, join the lodge: but listen, you stronger, tougher, longer-lived, better-adjusted people, don't expect us to kiss your hands any more and treat you like queens."

Since we hadn't the foresight to do anything as sensible as that, our only recourse now is overt action. And since men have no such cohesive unity as women, no such conniving instincts for universal self-betterment, the action will have to be private and unorganized. In short, guerrilla warfare.

Take Aunt Minnie. Big, fat, healthy, useless Aunt Minnie spends the summers rent free with her son-in-law in Maine. Her son-in-law hates her and wishes she would drop dead. He relishes the winters, when Aunt Minnie spends a month on a bench in St. Petersburg, Fla. Aunt Minnie has money because her husband, who died at 45 of overwork, left her a large insurance policy on which she has been collecting for 25 years. Meantime, her son-in-law is working *himself* to death to keep up his insurance and support Aunt Minnie. Whenever she enters a room, he rises and stands until she decides to light. If she drops a newspaper, he picks it up. If they go to the theater, he pays. At dinner, he

*Glamor  
in Hardware?*



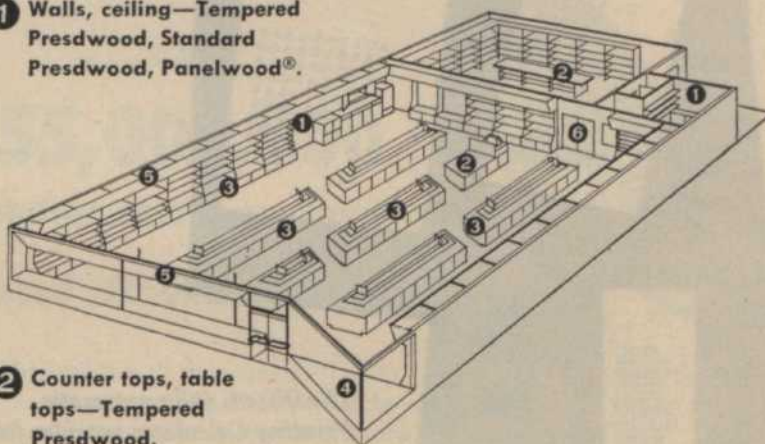
## OF COURSE! WITH AN ASSIST FROM **MASONITE TEMPERED PRESWOOD**

There's every good reason for putting more real display into your hardware store. Shoppers expect attractive, well-laid-out displays, like to select their own items. Too, an efficient stock arrangement boosts turnover, aids inventory control.

Your modernizing program has a great friend in versatile Masonite Presdwood®. This strong, durable, all-wood hardboard offers flat, smooth paneling all over the store (see below). Won't split, splinter or crack. Resists injury, and stays put. Easy to cut and fit, and takes surface finishes beautifully.

There are many other advantages to low-cost Masonite Presdwood . . . for any building or modernizing job. Send the coupon *now* for the complete story.

- 1 Walls, ceiling—Tempered Presdwood, Standard Presdwood, Panelwood®.



- 2 Counter tops, table tops—Tempered Presdwood.

- 3 Display case tops, sides, doors—Tempered Presdwood.

- 4 Window display flooring, paneling—Tempered Presdwood.

- 5 Valances—Tempered Presdwood, perforated Tempered Presdwood.

- 6 Flush doors—Leatherwood, Tempered Presdwood.

**BETTER HARDBOARDS FOR BETTER STORES**



**MASONITE® CORPORATION**  
Dept. HB-10, Box 777, Chicago 90, Ill.

"Masonite" signifies that Masonite Corporation is the source of the product

Please send me more information about Masonite Presdwood.

I am particularly interested in ☐ Commercial building ☐ Factory maintenance ☐ Home uses.

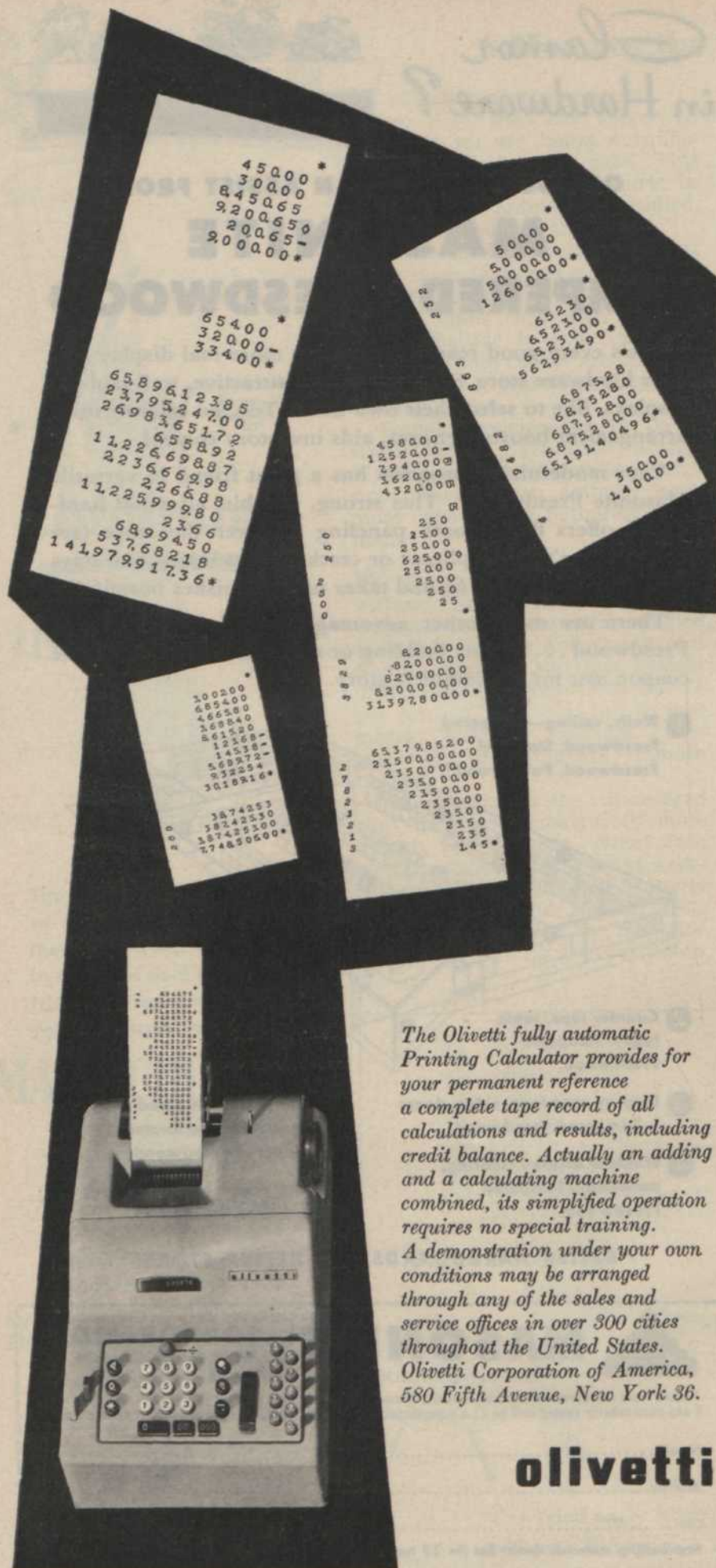
Name.....

Address.....

City..... Zone..... State.....

Your building materials dealer has the 23 types and thicknesses of Masonite Presdwood Products





*The Olivetti fully automatic Printing Calculator provides for your permanent reference a complete tape record of all calculations and results, including credit balance. Actually an adding and a calculating machine combined, its simplified operation requires no special training. A demonstration under your own conditions may be arranged through any of the sales and service offices in over 300 cities throughout the United States. Olivetti Corporation of America, 580 Fifth Avenue, New York 36.*

**olivetti**

serves her first, the biggest portion. Aunt Minnie will outlive him by 15 years.

The sensible solution here is, of course, *suttee*. The Hindus practiced this humane and pleasant custom of permitting a bereaved wife to toss herself on her husband's funeral pyre, until the savage British abolished it in 1829. In view of the high birth rate and the low death rate of women, *suttee* maintained a balance of Nature, besides providing amusement for the people. Its greatest benefit, however, was to sons-in-law. But, since we are a naive nation and quite incapable of mastering such a simple and delightful technique, the only thing to do with the Aunt Minnies is for son-in-law to keep his seat, grab the biggest piece of meat, snarl at Aunt Minnie, and put a lawn mower in her ham-like hand.

She will drop the lawn mower and go away, and *still* will live longer.

**O**N MY own home front, where I am completely surrounded by three females, wife and two daughters, I have just begun to fight, but with pleasurable results. As a writing man it may be that I have one special advantage, but I think other workers can use variations. It is called the Daddy-Sitting-Thinking Technique.

Principally, this involves sitting—in the most comfortable chair in the house.

Once seated, I decline to be unsat. Crises arise on the hour. Errands present themselves. Decisions cry to be made. I sit. Daddy is uninterruptible. The theory is, naturally, that Daddy Is Thinking. Maybe, if he thinks good, he will write a piece and make us some money. If we interrupt him, he will bellow and moan and won't write any piece and we will be broke.

The charm of this method is that the females cannot possibly tell whether I am thinking or not.

To date, I have sat out changing a tire on the car, arguing with a school principal, correcting sixth grade papers, and washing a dog. All of these chores my physically





superior and emotionally better-adjusted women performed better than I could do them anyway.

Another valuable method I call the Have-a-Bigger-Pain-Than-She-Has. This is strenuous but entertaining. It requires that every time she turns on a sick headache, a sprung back, a dizzy spell, a cough, or an upset stomach, you turn on a bigger, more vocal one. There is no surer way to drive a woman insane.

**ALSO**, I have made it a point (still sitting) to present all the evidence I have gathered about the superiority of women. It seemed curious at first that they did not catch on, but they bit like carps at this hook, even quoted me as they preened with pride. Now they are passing me things, fetching me things, and running for hot milk and aspirin or whiskies and sodas when told to. I must be careful not to overdo this one. Still, this is true: all the university scientists agree that, contrary to age-old common belief, women are not actually smarter than men. They are not any dumber, either, so a man has to be prudent. But given this one equal chance in the IQ department, a gent can and should do his best to offset the advantages his more powerful antagonists have.

Recently, a whopping thunderstorm broke over our neighborhood. The heavy patio furniture, which my strong wife had painted and re-covered and spruced up, was outside.

True to instinct, my spouse gazed at the furniture in pretty dismay, then turned to me with dainty helplessness. I was not deceived.

"Get that furniture in!" I commanded.

The lady I work for looked at me incredulously, as if I had bopped her in the face with a fist.

"You—you—you," she blurted.

I did not lift my tired head from the chair in which I was thinking.

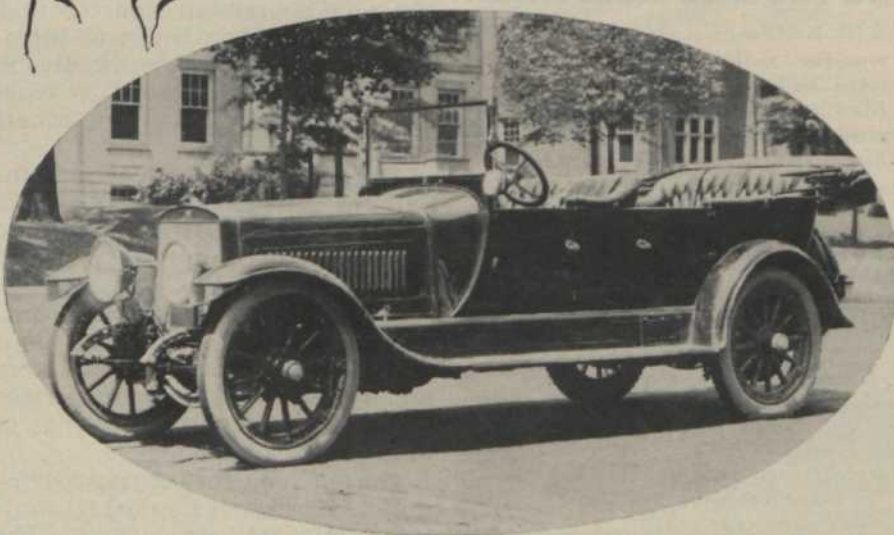
"Madam," I said patiently, "the United States Weather Bureau, in conjunction with the United States Department of Agriculture, has just concluded some scientific studies of electrical phenomena. It is now known that men are five times as likely to get struck dead by lightning as women."

"Besides that, the incidence of pneumonia as between men and women—"

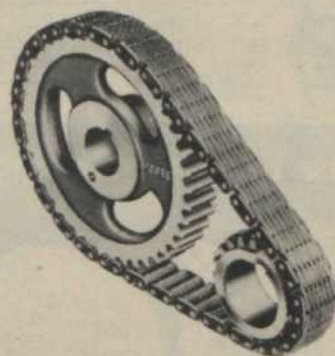
My wife called our great, husky girls and got the furniture in with no ill effects to any of them. I caught a slight cold as a result of their leaving the door open, which I pointed out to them later.



TALK OF THE TOWN IN  
**1914**



...and  
**55,000,000**  
motor cars since have  
used **MORSE** chains



The builders of that classy "Lozier" were among the first to recognize the correct engineering principle and remarkable dependability of Morse Chains in motor car performance.

Today Morse timing chains and other Morse transmission products are almost universally preferred for original equipment and for replacement use in practically every industry as well as in motor cars, trucks, buses, tractors and farm implements.

For 39 years Morse Chain—a unit of Borg-Warner Corporation has contributed to and shared in the progress and prosperity of the automotive industry. B-W's Morse Chain is another example of how



ENGINEERING MAKES IT WORK



PRODUCTION MAKES IT AVAILABLE

Almost every American benefits every day from the 185 products made by

**BORG-WARNER**



THESE UNITS FORM BORG-WARNER, Executive Offices, Chicago: BORG & BECK • BORG-WARNER INTERNATIONAL • BORG-WARNER SERVICE PARTS • CALUMET STEEL • DETROIT GEAR • FRANKLIN STEEL • INGERSOLL PRODUCTS • INGERSOLL STEEL • LONG MANUFACTURING • LONG MANUFACTURING CO., LTD. • MARBON • MARVEL-SCHLEBLER PRODUCTS • MECHANICS UNIVERSAL JOINT • MORSE CHAIN • MORSE CHAIN CO., LTD. • NORGE • NORGE HEAT • PESCO PRODUCTS • ROCKFORD CLUTCH • SPRING DIVISION • WARNER AUTOMOTIVE PARTS • WARNER GEAR • WARNER GEAR CO., LTD. • WOOSTER DIVISION





## HOW SOON

### DO YOU NEED MORE SPACE?

WHY WAIT extra weeks for space you need tomorrow. Build the Rilco way . . . get better buildings in *half the usual time!* Rilco laminated trusses, arches, beams are precision cut, drilled for hardware, delivered ready for quick assembly. Types for all building needs. Get full details now!

**RILCO** Laminated PRODUCTS, INC.  
2541 First National Bank Bldg.,  
St. Paul 1, Minn.  
Eastern Office: 602N Brooks Building,  
Wilkes-Barre, Pennsylvania



#### JOB FACTS

FIRM: Continental Machines, Inc.  
SITE: Savage, Minnesota.  
PERTINENT DATA: Erected without special equipment. Fire resistant. Engineered for unusual loading conditions.

### New Low-Cost Heating



### Modine Stainless Steel GAS UNIT HEATERS

ONLY Modine builds gas-fired unit heaters with *both* STAINLESS STEEL heat exchangers and burners! That's why only Modine combines so many heating extras in a single unit. Longer life, lighter weight, compactness, faster response, balanced heating, no fuel handling, summer cooling. You get them all with Modine. Write today or see your phone book.

TEAR OUT COUPON — MAIL TODAY!

MODINE MFG. CO  
1562 DeKoven Ave., Racine, Wis.  
Send me free copy of Bulletin 651.

Name .....  
Firm .....  
Address .....  
City ..... Zn ..... State ..... GU-1157

## Modernize or Fail

(Continued from page 27)

less afford to ignore the future savings and operating advantages to be derived from buses.

Perhaps the most comprehensive and expensive re-equipment program ever seen in an industry was launched by the railroads during the same, depression-ridden period.

The Burlington Railroad introduced the first diesel locomotive in 1934, the culmination of 30 years of experimentation. Soon others followed suit.

The American Locomotive Company of Schenectady, N. Y., had a brand new \$285,000 machine used in the production of steamers. It took a terrific loss on the book value of the machine without batting an eyelash to convert its shops to diesel manufacture. Today there are 22,000 diesel units in service representing an investment of nearly \$250,000,000.

The entire history of transportation in America is marked by similar industrial revolutions. The prime mover of the country's goods in the eighteenth century was the wagon. Then came the steamboat, the railroad, the truck and the plane, each successive step demanding huge expenditures in capital goods and facilities—and each expanding markets enormously.

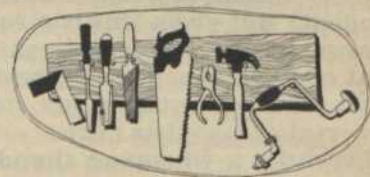
ALL machines eventually wear out and must be replaced. For this reason, advocates of a dynamic retooling policy prefer to speak of "displacement" rather than "replacement" of machinery. Replacement carries the connotation of a machine's deterioration or obsolescence after a long period. An old-fashioned refrigerator bought 25 years ago may still be in fine working order, but it is discarded for a modern refrigerator as soon as a family in the lowest income group can afford one. Displacement suggests a conscious and constant effort to supplant one machine with another to take advantage of technological advances that bring greater convenience, higher profits or improved service.

That is the American state of mind. England's decline as a first-rate world power demonstrates the results of an opposite philosophy.

The military and political consequences of England's economic and political degeneration was highlighted in the report of the President's Scientific Research Board: "Since the turn of the century,

the British have been paying, in terms of technological obsolescence, the penalty for their early industrial leadership. Particularly in the basic industries, British facilities and technology were older and less efficient than their German counterparts. The balance of power in Europe was upset primarily as a result of this fact, and the world was plunged into two devastating wars. Today, one of the most serious long-term problems still facing the British Government is the modernization of industrial facilities."

In other words, the British knew how to build great industries but never learned how to rebuild them—a failure of re-equipment policy. In 1937, a comparative study was made of British and American manufacturing and coal mining industries. Although the average workweek was much longer in England and the deservedly celebrated moral fiber of the British had not yet been punched full of holes by austerity and government regimentation, it was found that the average man-hour output in



America was almost three times higher than it was in England. Why? A more recent clue to the answer was given after the war when the British re-equipped their plants with machines and tools taken from Germany under the terms of the reparation treaty. They were, to be sure, the most up-to-date tools the Germans owned—but they were almost ten years behind the times. The Germans, forced to start from scratch, re-equipped their plants with tools incorporating all the advances made under the pressure of war. As a result Germany, although a conquered nation, once again is out-producing England.

It is not necessary to look abroad for evidences of technological stagnation. What has been happening in England is pretty much the story of New England's textile industry. It is not news that New England has been losing textile mills steadily to the South and the Pacific Coast. Several factors account for the shift—cheaper labor, construction and power costs, proximity to raw materials—but the basic reason is the obsolescence of New England's machinery with a resultant increase in production





# It keeps business from unravelling

If business is the warp of our economic life, then insurance, surely, is the weft.

You can plan for the expected. But insurance is there always to counteract the unexpected . . . the goods damaged in transit, the employe hurt on the job, the fire in your home . . . even the bite of your dog.

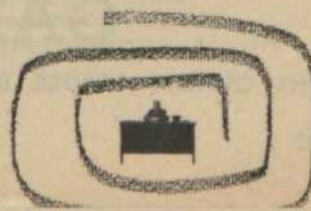
The insurance organizations of America have done far more than provide this protection at equitable rates. Public-spirited and progressive, they have invested time and

money in research and education to help all of us to better health, longer life, safer driving, sounder business practices.

This we know well, for the Insurance Department of the United States Chamber of Commerce sits smack in the middle of this great business which protects all business. It makes surveys and studies, sponsors conferences, publishes useful literature, cooperates with local chambers in fire prevention and safety drives.

When Nation's Business publishes an insurance article, it always goes a little deeper and means a little more to our 800,000 subscribers because we're part of the Chamber, too. This solid base makes NB a fine advertising medium. Since it is read by more businessmen than any other business magazine, naturally Nation's Business gets best results for advertisers.

*mass coverage of business management*





at  
**OWL'S  
HEAD**  
the  
wise men  
said,

## "IT'S GARDNER-DENVER"

again

Engineers specified Gardner-Denver RX Compressors for low cost air to blow pipes clean, and to perform hundreds of handy man jobs around the mammoth plant.

and again

—and Gardner-Denver Air-Cooled Compressors for high pressure air to start the giant 1300 h.p. diesels safely and surely.

and again

—and Gardner-Denver Centrifugal Pumps for trouble-free service in the excess heat disposal circuit.

Gardner-Denver Company, Quincy, Illinois.

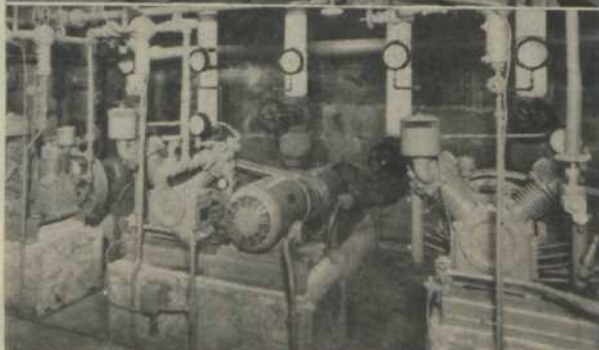
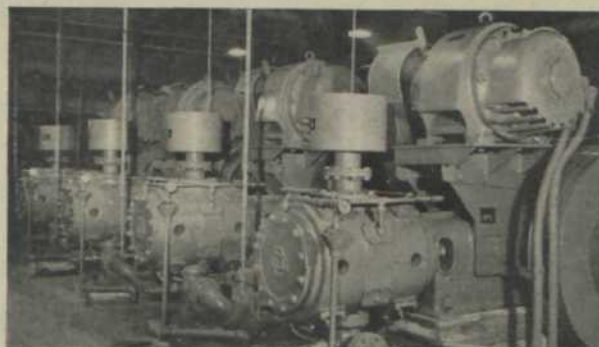
SINCE 1859

# GARDNER-DENVER

THE QUALITY LEADER IN COMPRESSORS, PUMPS AND ROCK DRILLS



Owl's Head—that's Brooklyn's mammoth new sewage treatment plant, famous in sanitation circles for advanced design and operating efficiency.



costs. A census of metalworking equipment in New England and the Pacific Coast a few years ago showed that 48 per cent of the units were installed in New England more than ten years ago and 28 per cent were more than 20 years old. The corresponding statistics for the Coast were 27 and nine per cent.

"Old industries and traditional production centers always are faced with an urgent re-equipment problem," Mr. Terborgh says. "Young industries and new areas in the process of development are forced to acquire new facilities more or less continuously and stay modern almost automatically. It's when the tempo of growth slows down or stops and new acquisitions are largely for the remechanization of existing operations that the problem becomes acute.

"All manufacturers in all parts of the country, whether their businesses are young or old, are approaching a critical phase of remechanization. Since the war our productive capacity has increased by 55 per cent, a growth clearly unsustainable over an extended period. All signs indicate that we are rapidly achieving normal capacity in relation to current needs and that the expansion rate shortly will undergo a decided reduction. That will, of course, greatly increase the relative importance of modernization and replacement and, by the same token, the importance of a basically sound re-equipment policy."

THE MAPI people see a graver threat than inertia and/or overexpansion to the dynamic nature of American industry. It is the hidebound, stultifying attitude of the Government toward depreciation allowed on machinery. It is an indisputable fact that slow write-off rates on plants and equipment tend to retard their displacement by newer and better facilities—and the United States has the worst tax depreciation policy of any major industrial country in the world. As a general practice, American businessmen must spread claims for depreciation of equipment over the full service life of a machine, an average of 15 to 20 years.

The liberal depreciation allowances permitted in other countries offer glaring contrasts to our Government's reactionary position. In Sweden and West Germany, corporations can write off the cost of new equipment immediately if they so elect. In England, half the cost of a new machine can be claimed in the first year of acquisition. In



Canada, approximately half the cost of industrial equipment can be taken in the first three years. In Australia, New Zealand, South Africa, India and Pakistan, corporations are allowed an initial write-off of 20 per cent.

It is obvious why these countries have granted liberal depreciation concessions. They want to stimulate private investment in industry by: 1, accelerating tax benefits, giving taxpayers additional funds to invest; 2, reducing the risk of investment in new facilities; 3, diminishing resistance to replacement of old facilities.

**E**CONOMISTS seeking reforms in our present system have made a number of proposals, including "free," or immediate, depreciation, a five-year amortization period and special initial write-offs. MAPI realizes that immediate, full-cost depreciation involves such heavy losses of tax revenue that such a measure is of doubtful practicability. Artificial write-offs and shorter amortization periods may be helpful, but they merely are expedients delaying amendment of present laws.

MAPI recommends, therefore, the depreciation of productive facilities in a period not less than two thirds of a machine's estimated service life. In effect, depreciation rates would be increased by about 50 per cent, but since so much equipment already has been written off under current rates, the probable loss in tax revenue would be some \$1,500,000,000 a year on present allowances aggregating close to \$7,000,000,000 annually. That, of course, would be the immediate loss in revenue. The amount would tend to diminish in the future as existing assets become fully depreciated. And the stimulus to private investment would accelerate a rise in national production, eventually converting the loss into an actual gain.

Regardless of what the government does about depreciation rates, we're going to keep on plugging the necessity for scientific appraisal of retooling needs as opposed to rule-of-thumb, off-the-cuff guesses. Who said the grand strategy of war is too important to be entrusted to generals? That's how it is with modern technology. It's too important to be decided by guys who use machines. I'm convinced that 20 years from now every major user of tools will have one man who will be responsible for keeping equipment abreast of the times, and he'll be the No. 1 boy in the shop.



## Can choosing the wrong floor put management "on the hook?"

The answer is yes. Because the profit that owners, operators and stockholders expect can be seriously affected by the choice of floors. Higher upkeep costs... accidents... lowered production... all may result when the floor is wrongly chosen.

Often floors that "look" alike are quite different in their performance records. The floor suited for a private office may be a poor investment in a showroom and entirely wrong in a manufacturing area.

You, or your architect or builder, will find it pays to consult with a Kentile Flooring Contractor. If you don't know his name and address, write Contract Dept., Kentile, Inc., Brooklyn 15, New York.

### The right answers to these flooring questions can save money for your company:

What are the big differences between the various types of resilient floors?

How can the right flooring increase production?

How can the right floor reduce accidents in factory areas?

How can you get the most for your flooring dollars in new construction... remodeling?

Which floors resist greases and oils most effectively for the longest time?

KENTILE • SPECIAL (Greaseproof) KENTILE • KENRUBBER • KENCORK



**KENTILE INC.**

BROOKLYN 15 NEW YORK

Resilient Flooring Specialists for Over 50 Years





## GOOD PUBLIC RELATIONS Often Begin at the Office Door

A hospitable reception room is a business asset! Especially when it radiates the comfort and good taste *Sikesmanship* has built into this fine "welcoming" furniture.

The sectional chairs are available either with foam rubber or interlaced hair filling, covered in choice of fabric, plastic or top grain leather. All furniture shown is from the complete Sikes line. Send for literature.

*Since 1859, Fine Seating for  
Every Executive and General Office use.*

**THE SIKES CO., INC., 34 CHURCHILL ST., BUFFALO 7, N. Y.**

## His Royal Nibs... **NIBROC® TOWELS**



**NIBROC TOWELS** are strong—wet or dry. They will not come apart even when wet. Yet they're soft and absorbent... dry drier—faster! Sanitary and economical, too; one towel dries both hands. World's largest selling paper towel for industrial and institutional use. Get Nibroc service through dealers anywhere in U.S. or Canada. For information, write Dept. CN-10, Boston.

### BROWN



COMPANY, Berlin, New Hampshire  
CORPORATION, La Tuque, Quebec

General Sales Offices:  
150 Causeway St., Boston 14, Mass.  
Dominion Square Building, Montreal, Quebec

## The Town of Ham

(Continued from page 41)

for the sale of hard liquor, but there is no state store in Smithfield. On Sunday even the sale of beer is prohibited. Smithfieldites looking for excitement motor over to Newport News or Norfolk. Social life is limited to quiet entertainment in homes, an occasional concert, and the infinity of clubs.

Like most small towns Smithfield is, if anything, overorganized. All the fraternal organizations are there. The men take refuge in Rotary and other service clubs. Among the few coeducational institutions, so to speak, is the German Club of about 80 members, which puts on four dances a year.

The score of ladies who count most in Smithfield are members of the Shakespeare Club, which meets every Thursday for eight months of the year. Only an emergency like serious illness or death in the family is regarded as a sufficient excuse for failing to be on hand to read the Bard's plays. Membership is limited, and new members are admitted only when a vacancy occurs—for which death is usually the cause.

**SMITHFIELD** is also just a shade complacent. However limited it may seem to an outsider, life there is pleasant. The fishing in the Pagan River and the James is still excellent. There is motor boating in the summer. Sporting residents can rise in the cold, gray dawn and wait for the ducks that wing their way over the marshes against the dappled sky. It is true that since the bus and the truck put the river steamers out of business, only ham packing and retail trade are left. And the young people tend to go away in increasing numbers to greener fields when they graduate from high school or college. But Smithfield does not seem unduly disturbed by the exodus.

The mechanization of the surrounding farms has released enough labor, skilled and unskilled, for the ham industry. Wages are good, although not quite as high as in packing houses located in metropolitan areas. But then the cost of living is not as high either. Smithfield has no unions; the workers turned down a chance to organize some years ago. If a man has unexpected expense, such as serious illness in his family, the bosses see to it that his bills are paid. Such is the tradition there.

The Smithfield packers tend to



be snobbish about their product. It is a luxury item. The hams are far from limited to kings, princes and potentates. They are hardly, however, the ingredients of sandwiches at the corner drugstore.

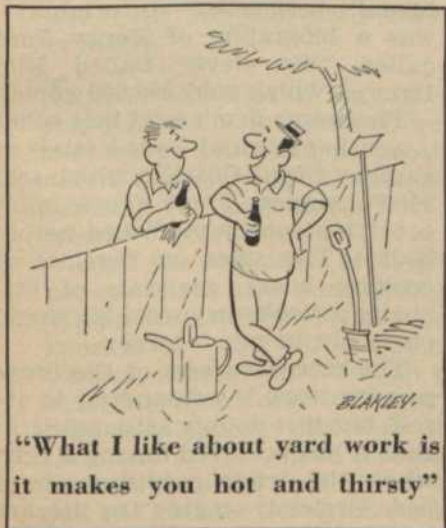
The packer these days has to pay 45 to 50 cents a pound for his green hams; to this he must add at least three cents a pound for curing. The black pepper which is an essential part of the processing now costs \$1.95 a pound as compared with four or five cents before the war. Eight ounces, more or less, of pepper are needed for processing each ham.

Moreover, the hams lose about 30 per cent of their weight through shrinkage during the aging.

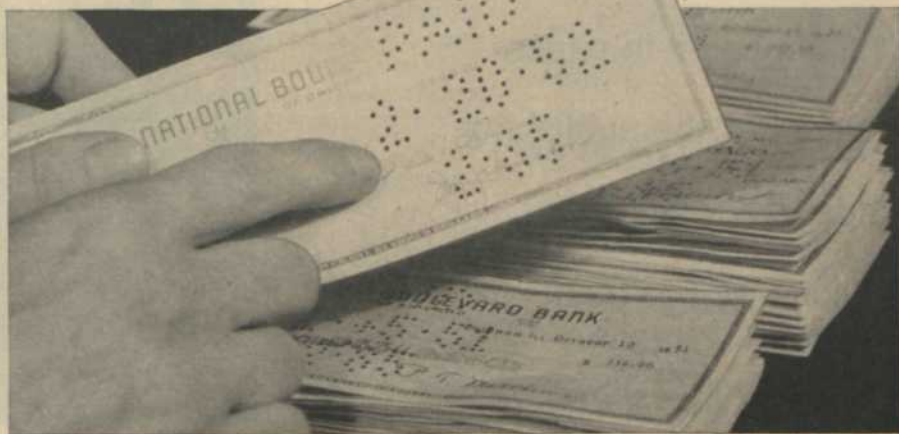
It hasn't all been easy for the gentlemen of Smithfield. To a large percentage of consumers a ham is a ham, and they are scandalized by the prices of the Smithfield variety.

During the depression price problems forced some of the old firms to drop out of business or to sell out. To avoid a similar disaster J. C. Sprigg, the enterprising president of the young Smithfield Ham and Products Company, has developed a sideline of specialties like deviled ham and barbecued pork, which constitutes a profitable backlog.

Gwaltney's and Luter's have expanded into the general pig-slaughtering and packing house business, so that by now bona fide Smithfield hams make up only about 17 per cent of their output. But this is still their pride and joy. They figure that Smithfield hams are still the heart of the operation—partly for the practical reason that they do not have to be sold during a slumping market, since they can be held more or less indefinitely, though perhaps not for 50 years.



## Best known trade-mark in America CAN YOU IDENTIFY IT?



### It can cut labor cost up to 90% on your multiple marking!

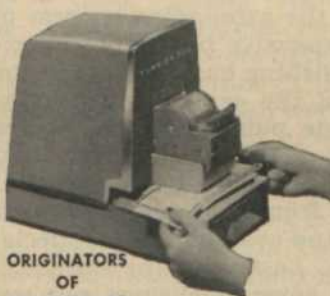
The holes you can read are the Cummins trade-mark—and have been since 1887 when Cummins perforating originated the fastest known method of permanent, ever-legible multiple marking.

Today, businessmen are learning the amazing cost-cutting that Cummins perforating brings. One chain store reports that with a \$1,000 investment (2 machine unit) Cum-

mins multiple marking does the work of five clerks, nets \$10,000 yearly payroll savings\*.

If your business validates, approves, dates, receipts, numbers, codes or cancels invoices, purchase orders, shipping tickets, sales slips, coupons, labels or other internal papers, a Cummins Perforator can pay its cost many times over.

Get the facts, mail the coupon.



ORIGINATORS  
OF  
PERFORATORS

YOU CAN'T  
ERASE A HOLE

IN BUSINESS AND BANKS SINCE 1887  
**Cummins**

Cummins-Chicago Corp.

Cummins-Chicago Corp.  
Chicago 40, Ill., Dept. NB-102

\*I want proof and facts. Send me  
Certified Gould Reports on several present users.

Name \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_

Clip and Attach to Your Letterhead Today

### No Experience Needed To PRINT YOUR OWN POST CARDS

The GEM STENCIL DUPLICATOR saves money... gets results quickly! Hundreds of uses for every type of business and organization. We ship the GEM complete with all supplies, Guide Book for accurate printing and 60-page Book of Ideas at the special low price of only \$9.50 (a \$15.00 value)

**FREE TRIAL OFFER**

Use the GEM FREE at our expense! SEND NO MONEY. Write and complete GEM outfit will be sent you postpaid. After ten days, send us only \$9.50 or return the GEM. You must be satisfied! WRITE TODAY.

BOND EQUIPMENT CO. Dept. 148  
6633 Enright • St. Louis 5, Mo.

### SWIFT Adding Machine

It's portable!  
Weights 6½  
pounds!

- Guaranteed
- Visible Adding Dials
- For Executives, Professional Men, Stores

**FREE  
Booklet!**

Write name and address in margin  
and mail to:  
SWIFT BUSINESS MACHINES CORP.  
Great Barrington, Mass.



**\$99.50**  
plus tax



# EVERYONE'S GOT A BOOK

The big boom in paper covers has the publishing trade in a lather as millions turn to them

By **SAM BOAL**



LOHR

**N**OT LONG ago, the editor of a publishing house which had issued a 25 cent reprint of Voltaire's "Candide" received the following letter from a reader: "Dear Sir, I have just finished 'Candide' and I must say I enjoyed it. Please tell me who the writer is, what is his last name and has he written anything else."

The editor did not laugh at this communication. Instead, he posted it on the bulletin board of the publishing company's office.

And none of the other editors or readers laughed, either. Because everyone in that publishing house was well aware that the writer of that letter—and millions more somewhat like him—recently have produced a phenomenon in the history of American publishing. The American book business in the past ten years has been changed into something close to a mass operation, a state which it never before in its long, cultured and somewhat sleepy history ever even approached.

What has done it is the 25 cent book—the book everyone reads on planes or trains, the book on display in drugstores, railroad stations, candy shops, supermarkets and lately, even in conventional bookshops. Last year, 231,000,000 paper-bound reprints and originals were published in this country. And the volume is increasing so rapidly that soft-cover publishers estimate that this year they will sell easily 250,000,000 books and very likely 10,- to 20,000,000 more.

The success of the 25 cent book

is all the more remarkable because ten years ago the inexpensive book was virtually nonexistent in this country. Last year, millions of readers paid about \$65,000,000 for their 231,000,000 books. It has been a complete revolution in the book publishing business in this country, a business on which to an extent the culture and education of the land depends.

Until the astounding success of the inexpensive book, the American publishing business was in the hands of the generally conservative trade publishers, who issued their books in the familiar hard covers and sold them at prices starting from \$2.50 and going to \$5 and \$6 and even higher for special volumes. Last year, the standard, or hard-cover publishers put out 61,000,000 books which—because of their higher price—sold for about \$200,000,000. It is clear that in ten years the inexpensive books not only sell four times as well as the hard-cover books, but they bring in roughly a third of the money spent for all books.

No volume approaching this ever happened in the book publishing business anywhere in the world, not even in Europe where cheap, paper-bound books have been familiar for years. "God's Little Acre," a 20-year-old novel by Erskine Caldwell, sold slightly fewer than 13,000 copies in its hard-cover edition. In its paper-bound, 25 cent edition, more than 6,000,000 copies were sold, thus becoming the fastest selling novel of all time.

Signet Books, the house which

issues "God's Little Acre," has on its list more than 30 titles each of which has sold more than 1,000,000 copies. Other publishers of paper-bound books have similar best sellers.

The best selling hard-cover book of fiction in 1951 was "From Here to Eternity," which sold 240,000 copies. The next most popular was "The Caine Mutiny," at 236,000. The same year, Gold Medal Books—which publishes originals and not reprints, a circumstance which makes comparison with hard-cover publishers completely fair—issued one novel which sold 1,448,110 copies and five others which have sold more than 500,000 each.

Much the same situation exists in the field of nonfiction. In the hard-cover field, the best selling nonfiction book was "Look Younger, Live Longer," which went to 286,000; next best was "Washington Confidential," at 230,000. Gold Medal's best seller—an original—was a biography of Henry Ford called "We Never Called Him Henry," which sold 399,000 copies.

That same firm's next best seller—another original—was a study of gambler Frank Costello, which sold 340,000 copies. These figures refer to original, never-published-before books. The sales on reprints of cooking books, manuals of etiquette or books on gardening would obviously be much larger.

The recent success of the inexpensive book is astounding in itself, but it is doubly astounding in that it has occurred during a time when the trade publishers have been tirelessly singing the literary



blues over the state of their business. Books have not sold in hard covers at the hoped-for rate, and the standard publishers have been discovering a multitude of reasons for it.

They have blamed almost everything, from the war in Korea to the rise and fall of the tides in the Atlantic Ocean. But the chief villain in this drama has been television.

The facts, however, seem to be somewhat different. The man who likes television, his wife, and his family are buying the new and inexpensive books. And even in the hard-cover book trade itself there are some recent voices that have been raised which admit the new—and to the trade revolutionary—trend.

J. Donald Adams, the august book expert of the *New York Times*, recently admitted that the inexpensive book has "great potentialities for fundamental change in the whole nature of book publishing." And it is not price alone that is to blame. Obviously, the market for 25 cent novels is considerably broader than that for \$3.50 novels, but this is not all.

*Publisher's Weekly*, the bible of the book business, and as such a publication deeply concerned with both the decline in sale of hard-cover books and the spectacular rise in sale of soft-cover books, recently did a research job on the subject.

The result of that study was the conclusion that hard-cover book publishers were not getting novels good enough to attract readers at any price.

Herbert Weinstock, an editor at Alfred A. Knopf, one of the most respected of the hard-cover publishers, recently said: "Two chief factors, aside from price, seem to explain the decline in hard-cover fiction sales. Publishers and editors have been willing to accept and issue far too many inferior products."

**T**HIS is just another way of saying what we have all doubtless remarked at one time or another: "Well, they just don't seem to be printing the good books they did when we were younger."

What the publishers of the inexpensive books have done is simple: They have discovered a new audience, a vast reservoir of potential readers, people who—though perhaps they didn't open any book except a telephone directory since they left school—have discovered that they like to read. Obviously, you can't blame television for kill-

ing the book business, because the rise in the popularity of television has paralleled that of the rise of the 25 cent books.

There are roughly 3,000 bookshops in the United States, and until the advent of the 25 cent book, all of the country's book business, except that of the mailed-out book club books, was done in this relatively small market place. There are available 110,000 outlets in this country for paper books, and almost all of these potential outlets are being utilized.

**N**O ONE who wants to buy a book has far to go to find a bookstand. The fact that he is in general buying a reprint is of no consequence. A man who hasn't read a book is not buying a reprint; he is buying what to him is a new book. And it goes without saying that he is buying it because he wants to read it. On the other hand, plenty of people buy hard-cover books because they look nice lying around on living room tables.

Not only have pocket books uncovered a whole new echelon of readers, but they have done something else. They have unearthed a whole new echelon of writers, and this is perhaps even more amazing. About one fourth of the contributors to Gold Medal books are new writers.

Gold Medal has published about 200 original novels, and of this total 30 were first novels. The fascinating thing is that of these 30 first novels, ten were written by authors who had never published anything before.

Who are the new writers? They are everybody. One is a hardware dealer in Scranton, Pa. Another is a housewife in Alabama. One is an insurance salesman in St. Louis. One is—probably inevitably—a New York City cab driver. They are people drawn from every economic class and every occupation group. They are not professional writers. They are simply people with a story to tell.

Generally, the story is not a complex one. The plotting is not as slick as it would be in the hands of a professional. But there is a basic vividness, a realism in these "amateur" novels that a more sophisticated writer might lose.

The editors at Gold Medal have quite a time nursing along these new writers. Getting a novel down on paper is not an easy task. The first chapter isn't too hard, perhaps, but it takes a lot of physical labor to complete a book.

As William C. Lengel, editor in chief of Gold Medals says, "If we



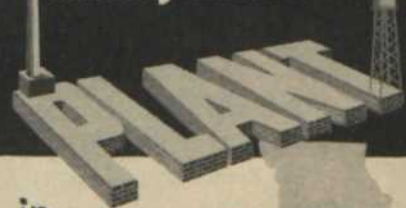
**We're giving them the best for 30% less!**

A Texas manufacturer . . . with over 100 employees . . . replaced ordinary singlefold towels with Mosinee "Controlled" Turn-Towel service. The company achieved a saving of 30% by reducing towel waste. The employees like the quality of the Turn-Towels much better.

Write for samples and name of nearest distributor.



**Your New Plant May Be Already Built...**



in  
**MISSOURI**  
(HEART OF AMERICA)

Companies planning expansion are constantly finding perfect facilities for rent, lease or sale in Missouri. Right now there are 97 buildings of all sizes and descriptions on the Available Buildings' List which is revised and brought up to date quarterly. Missouri is able to supply you with complete industrial maps showing transportation, resources, labor supply, etc., along with Special Confidential Reports surveying any particular questions you might have.

Our entire staff is at your service . . . to help you in your plans for expansion.  
Write, wire or call:

**MISSOURI DIVISION OF RESOURCES AND DEVELOPMENT**

Dept. J-29 Jefferson City, Mo.

I-43B



## For POLITICAL MAILINGS



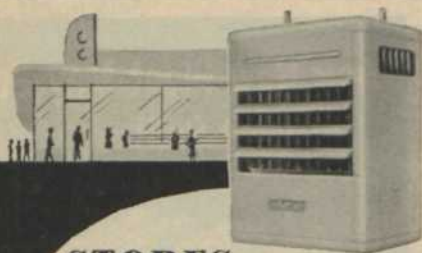
the smart vote is for  
**DUPLISTICKERS®**

If you have a candidate to support in the coming election or a product to sell with direct advertising, DUPLISTICKERS will save you time and money.

Convenient, easy-to-use... 33 labels on perforated gummed lettersize sheets... 25 sheets (825 labels) 60¢ at Stationery stores... white and 5 colors—Write today for free sample package.

**EUREKA SPECIALTY PRINTING CO.**  
538 ELECTRIC STREET, SCRANTON 9, PA.

**DUPLISTICKERS**  
are made only by *Eureka*



## STORES

PROVIDE BETTER COMFORT FOR YOU

... with Reznor gas unit heaters. You have seen many of these units in your favorite stores. They block out chill at the entrance and provide lively warmth in every part of the building. ... Heat is made in the unit and fan-blown to the area where you are shopping ... it's REZNOR comfort.



FLOOR AND  
SUSPENDED MODELS

*Automatic*  
**REZNOR**  
GAS UNIT HEATERS  
*The World's Largest-Selling  
Gas Unit Heater*

**REZNOR MANUFACTURING CO.**

23 UNION ST. · MERCER, PENNA.

Send me 20-page catalog in full color

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

can find just the germ of a book in the first draft that's submitted, it's up to us to get that book written. I think everybody has a good book in him, and we're here to find it."

These new writers—and amongst them may be hidden a Hemingway or a Faulkner or a Willa Cather—might never have written their novels had it not been for the 25 cent books, and the reason is one of economics. A publisher of hard-cover books rarely can afford to advance more than \$500 to an unknown writer, simply because the costs of producing a hard-cover book have risen so alarmingly in the past few years. But \$500 is not enough to support a man during the long weeks or months—even years—which it may take to write a book.

Gold Medal, however, can afford more than a \$500 advance, because with their vast operation the risk of a book's being a failure is lessened. The publishing house pays \$2,000 minimum, for every book that is accepted.

This payment is in the form of advance royalties of one cent a copy on each book printed—not sold, but printed.

Since the initial printing of a Gold Medal book is never less than 200,000, the \$2,000 represents the one-cent-a-copy royalty. No writer—first novel or not—for Gold Medal has received less than \$2,600 in royalties, and this sum in the hard-cover book business would almost represent a best seller.

The "quarter book" is not an exact definition of the inexpensive book. These books—they originally cost only 25 cents—now cost 35 cents, 50 cents and some even 75 cents.

Late in April, one publisher issued "The Fountainhead," a hard-cover best seller, for 75 cents, and the trade is watching its sales record with interest.

They have learned that if a buyer wants a book, he wants it even if it costs 50 cents. The reprint of Norman Mailer's "The Naked and the Dead," for the reprint rights of which the publishers paid a record \$35,000, was published at 50 cents. No 50 cent book ever sold so well.

It would appear that while a man might grumble about paying a cent more for a quart of milk or a nickel more for a cigar, he doesn't mind paying a 100 per cent premium for a book of which he had heard and which he thinks might interest him.

However, all is not rosy in the

paper-book business. For one thing, people are constantly criticizing the books as being nothing but straight sex. They point out that the covers almost invariably show bosomy girls wearing as little as possible, and that it is these tease covers which sell the books. The paper-book publishers are quick to deny this charge.

They cite the fact that such books as "Reconstruction in Philosophy" by John Dewey and "Patterns of Culture" by anthropologist Ruth Benedict have both sold in the hundreds of thousands. Shakespeare is a best seller, and so are dictionaries, poetry anthologies and cookbooks.

But though the paper-book publishers may deny that sexy covers help sell their books, there is considerable truth in the charge. The publishers themselves tend to prove this because all of them give close attention to the covers, though it is quite true that the story itself may not be sensual at all.

Another trouble with the paper books is that—so far—most people do not regard them as books. They think of them as magazines. But the paper-book people have an answer to that one, too.

"Paper books," one of them explained recently, "have been part of every cultured European's library for years. The change will come to America, too. Paper books will get better. We will have fewer whodunits and fewer westerns and fewer stories about bad girls or dope fiends. It may take a few years, but it will come. This country is on its way to being a paper-book country. It can't afford not to."





# Land of MONEY TREES



*Spanish moss is easily harvested with a long pole between seasons by farmers, trappers, fishermen*

**T**O THE people of Louisiana, the Spanish moss industry is a "lagniappe" crop—a bountiful extra provided by nature in addition to other resources.

Because of the greater ease with which moss is gathered and cured there, Louisiana has been able to outproduce the rest of the nation. The southern regions of Louisiana have been producing Spanish moss in commercial quantities since the Civil War. The Pelican State's moss men have stepped up production until it tops \$1,000,000 per year. They now lead the field with Florida and South Carolina running second and third respectively.

Because of its ability to retain resilience, moss is well adapted for its various commercial uses. It is

still used in automobile cushions, airplane seats, railroad car seats and furniture upholstery. It continues supreme in the yet-to-be-threatened market composed of such items as stuffed horse collars, saddle blankets and as packing for the shipment of fragile materials.

Much of the moss grows in the swampy areas of Louisiana. Along the bayous—between their trade seasons—fishermen, trappers and farmers gather in their ever-present "fill-in" crop. Investigation has shown that the average picker gathers 500 pounds of moss a day and that a gin working at normal capacity can handle about 15,000 pounds of the cured product in one day.

Five hundred pounds of moss pulled from treetops with long poles, toted part-way home in shoulder-slung bags and pushed the rest of the way in pirogues will bring the gatherer about \$5.

Tourists always are amazed by two biological facts concerning "Old Man's Beard," as it is called by the majority of Louisiana's gatherers. First, moss is not a parasite as popularly supposed. It receives its nourishment from rain and air. Second, it is a flowering, rootless plant belonging to—of all things—the pineapple family. It has small yellowish-green flowers and seeds equipped with feathery parachutes which float the seeds through the air and hold them to the bark of trees. From these seeds sprout the long strands of moss.

The curing process is most important since it governs the price paid the gatherer at the gin. "Green" moss is packed in trenches about four feet wide and four feet deep and soaked with water. It is constantly rotated while being kept moist and is held in the pits for about eight months. During this time the thick gray outside covering rots away and leaves the hairlike, marketable product.

In 1948 there were only 18 moss gins in Louisiana but their total production amounted to 3,300 tons and sold for \$1,100,000. A moss gin usually operates about 150 days a year. However, with the various uses for its by-products, the processing is fast becoming a year-round proposition.

Yet, the market is not glutted and, to date, there's always been a demand. Each year, more and more persons have lived comfortably—according to simple standards—from the revenue they derive in gathering and processing a product which may be had in exchange for little but time and effort.

—GEORGE N. HEBERT



Now you can do

## ← PLASTIC BINDING

RIGHT IN YOUR OWN OFFICE

this modern low-cost way

Add prestige...color...utility... attention-compelling appearance to reports, catalogs, all printed and duplicated material. Save money, too. Anyone can operate.

### FREE... PLASTIC BOUND PORTFOLIO-PRESENTATION

Get your personalized edition today... a unique and beautiful sample of modern plastic binding packed with illustrated facts and ideas. Gives complete application story and cost advantages in organizations of all types and sizes. Here's a wealth of important information absolutely FREE.

GENERAL BINDING CORPORATION  
Dept. NB-10 808 W. Belmont Ave.  
Chicago 14, Ill.



FOR GOOD

## HUNTING

COME TO QUÉBEC

Yes indeed! I am heading for Québec again this fall!

You also can be one of the happy hunters who count the days to their next trip to Québec Province.

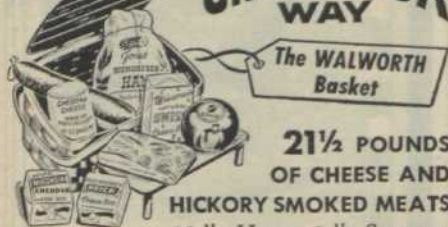
Fish and game abound in the countless miles of virgin forests, lakes and rivers of Québec. Competent guides and comfortable accommodation will help make your stay in French-Canada a memorable one.

For help in planning your hunting trip, write for maps and booklets to: Provincial Publicity Bureau, Parliament Buildings, Québec City, Canada; or 48 Rockefeller Plaza, New York 20, N. Y.

LA PROVINCE DE  
**Québec**



# Say Merry Christmas THE CHEESE BOX WAY



**21½ POUNDS  
OF CHEESE AND  
HICKORY SMOKED MEATS**

10 lb. Ham—2 lb. Summer Sausage—2 lb. Sliced Bacon—2 lbs. aged Swiss—2 lbs. Wisconsin Brick—2 lbs. Sharp Cheddar—and 1½ lbs. Dutch Edam.

IN AN OAK PICNIC BASKET **\$32.50**  
WITH A TABLE—DELIVERED  
DELIVERIES GUARANTEED

## THE Original CHEESE BOX

4¼ lbs. of 10 varieties  
of Wisconsin's Finest  
NATURAL CHEESE

Packed in Wooden  
Cheese Box

POSTPAID **\$6.85**  
IN U. S. A.



BOXES DESIGNED AND PACKED BY

**THE CHEESE BOX**  
BOX 520, LAKE GENEVA, WISCONSIN

SEND FOR BROCHURE OF COMPLETE LINE  
Other Excellent Selections \$2.50 up

IT DOES MY  
BOOKKEEPING  
ON THE COUNTER  
... at time of sale



Marvelous modern  
**McCASKEY  
CASH  
REGISTER**  
and CHARGE  
ACCOUNT  
CONTROL  
SYSTEM

Handles  
CHARGES  
as FAST  
as CASH!

**NOW**  
ANY business can  
have mechanical bookkeeping  
for both cash sales and charge accounts.  
You can print sales slips on charge sales, total items, carry  
customer's account forward and balance account to date ALL  
AT THE SAME TIME—MECHANICALLY. Write today for  
the whole story.

CHECK YOUR INTERESTS, GET DETAILS

- |   |  |
|---|--|
| <input type="checkbox"/> Explained detail strip records of daily transactions | <input type="checkbox"/> Modern Charge Account Control         |
| <input type="checkbox"/> CHECKOUT item-adding registers                       | <input type="checkbox"/> Shortage Recovery in Service Stations |

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_

**THE McCASKEY REGISTER CO.**  
ALLIANCE, OHIO IN CANADA, GALT IN ENGLAND, WATFORD

# The \$5,000,000 fudge

**AT** 55, Mrs. Julia Steven Krafft of Chicago is convinced that if you want something intensely enough you will get it, and that grammar school arithmetic is more reliable than slide rule proof of the law of diminishing returns.

On a winter evening during the depression of 1921, the then Mrs. Julia Clark Steven moodily summed up the many things she wanted and the few she possessed. In the kitchen of her modest farmhouse just outside Wheaton, Ill., she decided to make a batch of fudge to get her mind off her financial plight.

As she watched the candy bubble on the old wood stove, she had no way of knowing that a \$5,000,000-a-year industry simmered in the saucepan. A neighboring woman sheriff to whom she presented a plate suggested she try to sell some, and was so enthusiastic over the possibility that Mrs. Steven went home and cooked up a fresh ten-pound batch.

The next morning she took it into Wheaton to the only tradesman she knew by name, a baker. "Just taste it!" she said.

He could only chew in defense as she popped a wedge of fudge into his mouth. After a moment he said, "Best fudge I ever tasted."

Mrs. Steven talked him into taking the entire ten pounds, paying her 90 cents a pound. Back at the farmhouse, Mrs. Steven experimented with variations of her fudge formula. For weeks her personal income stood at \$18 from the steady sale of 20 pounds weekly through the baker.

Then she began to dream of the future. A graduate of high school and business college, she sat down and worked out a little arithmetic of the grammar school variety. If you could sell 20 pounds of candy a week in a town of about 4,000, you ought to be able to sell around 20,000 pounds weekly in nearby



Chicago, with a trading-area population of about 4,000,000. (She could not foresee the day when her daily candy output would exceed those 20,000 pounds.)

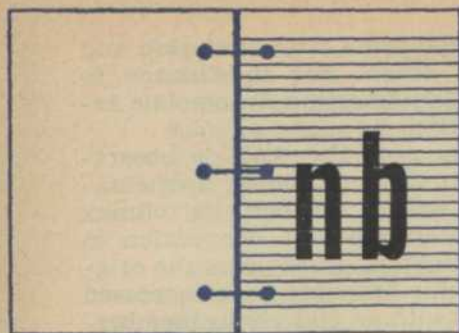
Supported by this arithmetic, she prepared a sample batch and took a train to Chicago. In Northwestern Station she visited a chain drugstore. There she cornered the manager and talked him into trying a piece.

He suggested she see the chief buyer. He, too, liked her candy and promptly placed a large order. The buyer then visited the Steven farmhouse, persuaded her and her husband to sell out and open a kitchen in Chicago. He promised his drug chain as a steady outlet for the candy.

Today, as Mrs. Walter A. Krafft, she employs more than 500 men and women in a sprawling modern factory. She is president of four large candy concerns and engages in many philanthropic, civic and business activities.

She daily keeps an efficient eye on her \$5,000,000-a-year business along with her numerous outside activities. To her employes, most of whom she knows by name, she is a friend. Their problems are her problems, and quite frequently she lets it be known that, if one tries hard enough, life can be made sweet.—WILLIAM KEY





# nb notebook

## A city avoids bonds

A UNIQUE "try-before-you-buy" arrangement has given Santa Monica, Calif., a new incinerator with none of the delays or interest payments that a bond issue would have required.

The method involved a three-way agreement between the city, a contractor and an insurance company.

Santa Monica sold a piece of land to the contractor, who built the \$425,000 incinerator. As the next step, the insurance company will buy the site and burner from the contractor and rent it to the city at a monthly rate of \$2,865. Then, under a "lease-option" agreement, the insurance company will offer to sell the works to the city every five years at decreasing prices.

After five years, the city may buy for \$377,500; after ten years for \$283,000; after 15 years for \$165,000 and so on.

According to present plans the city will buy at the end of five years and funds for the purchase will be set aside in the city budget.

## Sales make business

IN THE belief that "the basic key to our future and to the future of the free world is not how much we can produce but how much can be sold—be consumed," National Sales Executives, Inc., has just published a manual-workbook which, it believes, will help keep the distribution stream flowing.

The manual, "NSE Planning Guide for Competitive Markets," includes sections dealing with specific problems of manufacturers, wholesalers, retailers and community development executives. It will, according to NSE, "help develop plans that will help our expanded production facilities continue to produce an unprecedented supply of goods and services," even after the defense build-up passes its peak.

It is designed to help the executives at every distribution level follow a step-by-step plan in assem-

bling information, organizing facts for presentation to management and planning a definite outline for competitive selling. It shows various methods by which the executive can correlate his company's sales with general business activity and make his own interpretation of forecasts by economists.

NSE is an organization of 20,000 key executives who are responsible for the sales efforts of 2,000,000 salesmen.

## Big five in cotton

FROM PHOENIX comes a highlight on the nation's changing agricultural geography. According to the First National Bank of Arizona, that state promises to be one of five which will produce more than 1,000,000 bales of cotton this year.

If it does, the crop will be 30 per cent larger than last year and four times as large as the 1941-1950 average.

Sixteen states produce cotton and the leaders are not where schoolbooks of 20 years ago would have said to look for them. They are: Texas, an estimated 4,200,000 bales; California, 1,880,000 bales; Mississippi, 1,450,000 bales; Arkansas, 1,050,000 bales, and Arizona, 1,040,000 bales.

As to the biggest users of cotton, the average guesser won't be right the first time, either. Some 891,000 bales go to the automobile industry. Some other big users are: shirts, 462,000 bales; towels, 292,270 bales; rugs and carpets, 253,920 bales; women's dresses, 212,510 bales; shoes, 145,410 bales; and curtains, 89,430 bales.

Industrial thread consumes 142,600 bales.

## More toys for children

IT BEGINS to look like a Merry Christmas for everybody involved in keeping the high chair set amused.

The Toy Guidance Council estimates that toy sales this year will beat by ten per cent the record fig-

## CAREFUL COMPARISON ASSURES BETTER HEATING

READ this practical, concise, most complete book on the modern application of gas unit heaters!



Whether for heating a small retail store, large plant, warehouse, or auditorium... any type of building... this book will prove a guide to better heating installations with real operating economy.

Write for your copy today.

**Janitrol**  
GAS-FIRED UNIT HEATERS

SURFACE COMBUSTION CORP. Toledo, Ohio

## new! FORCE five action

numbering machine

NOW AVAILABLE

- CONSECUTIVE
- DUPLICATE
- TRIPLICATE
- QUADRUPLICATE and REPEAT MOVEMENTS all in ONE Machine.



Lightweight aluminum frame, comfortable plastic handle, 6 figure wheel capacity. Gothic or Roman figures.

**WM. A. FORCE**  
& COMPANY, INCORPORATED

216 NICHOLS AVE., B'KLYN, N. Y.

Sales Offices: New York, Chicago, San Fran., Montreal





In Chicago...It's

## The DRAKE

WHERE THE LOOP MEETS THE LAKE

Owner Management assures you of personalized service amid quiet, luxurious comfort ... and it costs no more.



**The OFFICE VALET**

Costumers, Wardrobe Racks, Locker Racks and Check Rooms.

**An Answer to every Wraps Problem**

Welded steel Valet Racks keep wraps dry, aired and "in press"...end unsanitary locker room conditions...save floor space—fit in anywhere...standard in all strictly modern offices, factories, hotels, clubs, schools, churches, institutions or wherever there is a wraps problem.

Write for Catalog No. 60

**VOGEL - PETERSON CO.**  
624 So. Michigan Ave., Chicago 5, Ill.

**NEW!**

**Master PORTABLE SPIRIT DUPLICATOR**

For clear, sharp copies of anything you can type, write or draw on a paper master. Up to 8½"x11" size, as many as 5 colors at once. So SIMPLE anyone can operate it.

**NO STENCILS - NO GELATIN**

Ask your office or school supply dealer or write

**Master Addresser Co.**  
6500-C West Lake Street • Minneapolis 16, Minn.

### CHANGE OF ADDRESS...

SEND your new address at least 30 days before the date of the issue with which it is to take effect. Tear address label off magazine and send it with your new address. The Post Office will not forward copies unless you provide extra postage. Duplicate copies cannot be sent.

**NATION'S BUSINESS**  
Washington 6, D. C.

ure of 1951. In no small measure, credit for this jump goes to the record baby crop of the postwar years which provides a whopping market of 44,881,000 children under 14. Other reasons include high levels of employment and income and increased year-round toy buying.

These kids will be encouraged to know that a nationwide survey indicates that no toy shortage is likely. Their parents will be relieved to learn that toy prices this year will be generally lower—and when they are not, quality will be better.

Santa Claus, himself, couldn't have provided a more satisfying setup.

### Movies for television

THE MAKING of movies for television has grown into a booming \$100,000,000 a year business, according to *Television Magazine* which estimates that approximately 25 per cent of all TV programming is now on film, and the percentage is growing.

As listed by the magazine, production costs for some of the top network shows run like this: "I Love Lucy," \$25,000; "Amos 'n Andy," \$40,000; "Dragnet," \$30,000; "Playhouse of Stars," \$20,000; "You Bet Your Life," \$25,000; "Gene Autry," \$17,000.

Although most of these costs are higher than the costs of comparable live shows would be, the producer may save money in the long run because of the favorable deals he can make.

As an example of the possibilities in this direction, *Television* reviews the case of Procter & Gamble, which last year set up its own production unit and is now absorbing full cost—\$20,000—of its television show. But, because the show originally appears on a limited number of stations, the company has sold future rights to a leading TV film distributor for \$7,500, and 45 per cent of gross profits.

"Considering the potential of future rights, P&G will not only get the film program for less than a comparable live show—it might even get it for free," says *Television*.

### Golden jubilee for motoring

IN 1899, Whitney Lyon had a parking problem. He could find no livery stable keeper who would garage his new horseless carriage. As a hedge against such incivility, he and some of his friends organized the first motor club in New York.

Three years later that club and eight others met in Chicago to form the American Automobile Association.

This year the AAA is observing its Golden Jubilee, a celebration which reached its climax last month with a convention in Washington. In 50 years the original nine branches have increased to 700 with an underlying membership of 3,500,000 motorists; 16,000 garages for emergency service and travel experts who answer some 6,000,000 queries every year.

It has in its time helped adjust a lady driver's recalcitrant girdle, recover a forgetful tourist's false teeth from a roadside cabin, and arrange marriages for travelers.

But mostly it has spent its 50 years campaigning for better roads, better highway markings, safety programs, elimination of speed traps and legislation favoring automobilists.

Some of the problems that it faced in the beginning—stabling automobiles—are no longer with us but, until automobiles and drivers both attain perfection, the AAA expects to find useful work to do in its role as "Guardian Angel to Motorists."

### Advertising high taxes

WHEELING, W. Va., smokers, they tell us, are looking more thoughtful than usual as a result of efforts by the West Virginia Chamber of Commerce to rouse interest in federal spending.

Wheeling tobacco dealers are passing out books of paper matches prepared by the Chamber. One flap of the cover reveals that federal spending proposed for 1952-53 will total \$85,400,000,000. The reverse flap brings the facts closer to the community: "West Virginia will pay \$683,552,000 of the total."

### College fees in instalments

INSTALMENT selling may be the answer to a problem that has bothered educators for years: How to permit young people, regardless of their economic situations, to attend college.

Stumbling block for many has been the universal rule that costs of tuition, books, laboratory fees, dormitory charges and other school expenses were payable in two lump sums. Student loan funds of various types helped only a few.

Now, with the cooperation of two banks in the New York metropolitan area, Stevens Institute of Technology, Hoboken, N. J., has announced a pay-as-you-go plan



open to any student or prospective student.

The college business office handles the details. When loans are approved, the cooperating bank advances the money to the college. The student, or his parents, repays the bank in 12 equal instalments.

According to Jess H. Davis, Stevens president, the plan has brought many inquiries from other colleges and banks.

### Jobs for the handicapped

THE EIGHTH observance of National Employ the Physically Handicapped Week is set for Oct. 5 to 11. In all states, governors' committees are working with groups from business and organized labor to create job opportunities for qualified handicapped workers.

In its previous seven years, observance of the "week" has led to placement of some 190,000 persons, of whom 97,849 were disabled veterans. The American Federation of the Physically Handicapped estimates that more than 500,000 other handicapped have been placed at least partially because of interest the week aroused.

Congress officially established the week in 1945 and each year's observance is proclaimed by the President. Theme for this year, and the year-round promotional campaign is that the handicapped are "Ready, Willing and Able," if not for immediate employment then for rehabilitation leading to employment.

### Electronic traffic cop

DENVER, COLO., now boasts the most intellectual traffic cop in the world, according to the American Public Works Association.

Policemen elsewhere may have more degrees, more training, more personality, more experience but nothing short of an electronic brain can equal Denver's new prodigy. Because that's what it is.

Designed by the city's traffic engineer, this master controller regulates all traffic signals in the downtown section; keeps constant count of downtown traffic volume and movements; computes the direction of the heaviest traffic flow and alters signal light timing to lengthen green lights for that traffic. Calculations are made every six minutes and the signal cycles vary from 40 seconds in light traffic to 120 seconds for heavy traffic.

The system has cost about \$115,000 to date, about \$1,000 per intersection—or little more than the former inflexible system.



## Pete Progress and the Indignant Baby

"Well, aren't you the cute one," said Pete Progress, reaching down to pat a baby that was parked in his buggy outside the local dry goods store.

"Lay off that 'cute' stuff," said a voice from within the carriage, and with that a youngster's head popped up, a boy of five, at least.

"Saints deliver us," said Pete. "What's a lad of your size doing in a baby cart?"

"It's not my idea," said the counterfeit baby indignantly. "My mother makes me ride in this thing. She says the way traffic buzzes through Main Street, a kid ain't safe."

"She's right," said Pete. "Why, the cham-

ber of commerce has been working for years to divert a lot of this through fast traffic with a cut-off around the town."

"So why hasn't it been done?" asked the indignant baby.

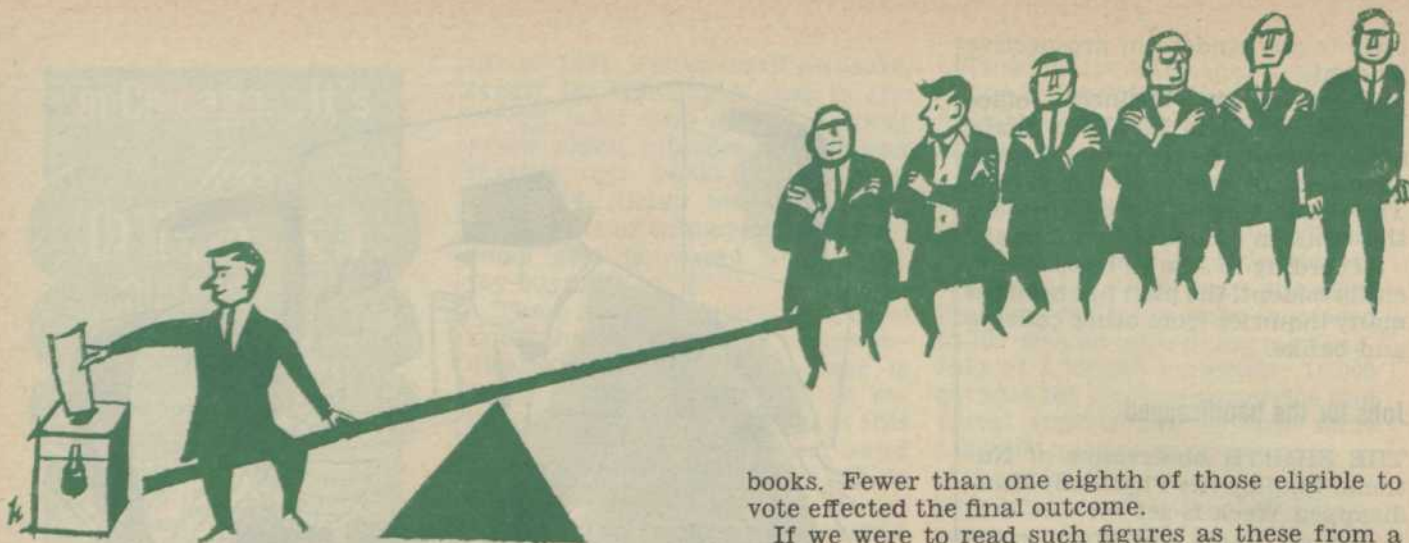
"Because some shortsighted businessmen with stores and offices along Main Street think they'll lose business," said Pete.

"My father must be a shortsighted businessman," said the baby. "He doesn't even belong to the chamber of commerce. But believe you me, I'll go to work on him. If he'll give his time to help take the heavy through traffic off Main Street—that will get me out of this silly contraption."

Your chamber of commerce is working for you. Why don't you help them?







## THIS IS OUR PATTERN

IN OUR LAST Presidential election more than 45,000,000 registered voters failed to go to the polls. The number of persons who didn't bother to exercise this primary right of their citizenship just about equals the combined totals of votes cast for the candidates of both major political parties. Only about half of those who were eligible took part in the election. The same pattern applies in local and state elections.

In Arlington County, Va., which borders on the District of Columbia seat of our federal Government, the citizens this year balloted on an \$8,280,000 school bond issue.

Like many other communities, Arlington County in recent years has had great growth in population. Its school buildings have become less than adequate. The bond issue amount involved expansion of facilities in nearly every school district—new buildings, remodeling of some older ones, additions to others. It also involved an increase in the real estate tax rate for some years to come.

Arlington has about 40,000 eligible voters among its 151,000 residents. The school bond issue was approved. There were 4,858 ballots marked "yes." The "no" votes totaled 3,191. One fifth of the registered citizens voted on an issue which affected not only their educational facilities, but also their pocket-

books. Fewer than one eighth of those eligible to vote effected the final outcome.

If we were to read such figures as these from a foreign land we would assume that the people of that country did not consider the right to vote worthwhile. We would conclude that these people did not want to make decisions for themselves—that they would prefer to abide by the dictates of others. We would mourn the diminution of democracy, the loss by default of a major part of representation in government.

But these figures come from no foreign land. They are the pattern of citizenship participation in government in America.

And that is why the Chamber of Commerce of the United States is engaged fully and aggressively in a crusade to "Get Out The Vote."

This is no partisan campaign. It is neither Democratic nor Republican. Simply, it is a nationwide movement to arouse the interest and sense of responsibility of business and professional men and women in their government, to get out their vote.

This concentrated campaign to alert business and professional people to the fact that government belongs to those who take the most interest in it is being carried by the National Chamber across the nation through the various centers of initiative that give it strength.

Through such outlets as local chambers, trade associations and other organizations of businessmen, through its own division offices, and through hundreds of meetings in which the men from these offices take part, there flows a supply of speech material, radio scripts, pamphlets.

Now the movement is in its second stage—the stage that answers the question: "I know it's a good idea, but what can I, personally, do about it?" That answer is wrapped up in a little booklet entitled: "Here's How Your Organization Can Help Get Out The Vote."

In a few words this booklet outlines the job to be done, and tells you in detail how to do it—even to the point of arranging for election day baby sitters while the lady of the house casts her vote. You can get a copy by writing to the Chamber of Commerce of the United States, Washington 6, D. C.

For a few hours of effort it offers you a rich reward in better citizenship, and in a more representative kind of government.

It is time to make your investment in citizenship.





## BEAUTIFUL PARTNERSHIP

party of the first part **ME**  
party of the second part **MY MARCHANT**



*Mary Jane Doe*  
*Marchant Calculators*

**MARCHANT'S** Keyboard Dials verify my entries  
**MARCHANT'S** "Carryover" Dials guarantee my answers

**KEYBOARD DIALS**—MARCHANT is distinguished by being the only American calculator with dials for verifying the keyboard entry—the operator's first step in every calculation.

**COMPLETE CARRIAGE CARRYOVER**—Regardless of the carriage position or how the figures are entered, MARCHANT'S Carriage Dials "carryover" the Right Answer. No figures dropped . . . no dials inactive . . . no dead spot . . . the answer has to be right.

**POSITIVE INTERNAL DIAL STOP**—MARCHANT'S continuously flowing dials are in constant mesh until the calculation is completed . . . geared to stop exactly where they should.



MODEL EFA

MARCHANT'S "built-in" accuracy is your greatest guarantee of the Right Answer. The MARCHANT MAN in your phone book will be happy to demonstrate on your own work how these features will save you time and money. Call him or mail the coupon.

**MARCHANT** AMERICA'S FIRST  
*Calculators*



Mail this Coupon with your business letterhead to get our free  
GUIDE TO MODERN FIGURING METHODS ☐  
ILLUSTRATED BOOKLET ABOUT MARCHANT CALCULATORS ☐

**MARCHANT CALCULATORS, INC.**  
OAKLAND 8, CALIFORNIA

G10



Your Insurance Agent —

# Big Man in Many Places

**I**F YOU HAVE ever suffered a fire or other insured loss, you will realize how competent and comforting your Home Insurance agent can be. But he may also be doing a lot of other things for your town, of indirect benefit to you. He's often the George of "let George do it"—and we think he rates a cheer for those unpaid jobs he does.



**Businessman in his own right**, your Home Insurance Company agent has invested his money as well as his time in serving you. Naturally, he understands the needs and problems of other businessmen—and your needs, because he's your neighbor!

Long after others have quit for the day, many a Home agent is hard at work—studying recent insurance developments, charting someone's insurance needs, preparing himself in a dozen different ways to be able to do a better job.



The best fire is the one that doesn't happen. Home agents have been leaders in many community fire prevention programs as well as other civic activities. Your Home agent may also help you make your home or business safer.



The Home, since its beginnings a hundred years ago, has worked hand in hand with fire departments in the common cause against fire—just as, since 1853, The Home has championed the American agency system—partners in protection.

**Y**OU WANT THE MOST for your insurance dollars, naturally. The way to get the most effective and the most economical protection is to put your problem in the hands of your Home agent. He knows the various types of insurance and the details of each—when he knows your needs he can recommend what is best for you. It will cost you nothing to talk to him. Tomorrow you may be glad you took his advice today!

☆ **THE HOME** ☆  
*Insurance Company*

Home Office: 59 Maiden Lane, New York 8, N. Y.  
FIRE • AUTOMOBILE • MARINE

The Home Indemnity Company, an affiliate, writes Casualty Insurance, Fidelity and Surety Bonds



The Home, through its agents and brokers, is America's leading insurance protector of American homes and the homes of American industry.